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HARVARD UNIVERSITY  
FACULTY OF ARTS AND SCIENCES

HARVARD COLLEGE  
GRADUATE SCHOOL OF ARTS AND SCIENCES  
GRADUATE SCHOOL OF APPLIED SCIENCE  
GRADUATE SCHOOL OF BUSINESS ADMINISTRATION

STUDENTS' EXPENSES  
AND  
COLLEGE AIDS



REVISED EDITION

CAMBRIDGE, MASS.  
Published by Harvard University  
1908



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GRADUATE SCHOOL OF BUSINESS ADMINISTRATION  
**STUDENTS' EXPENSES**  
AND  
**COLLEGE AIDS**  
WITH A COLLECTION OF LETTERS  
FROM  
UNDERGRADUATE AND GRADUATE STUDENTS DESCRIBING  
IN DETAIL THEIR NECESSARY EXPENSES AT HARVARD



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Gift  
The University



N. T. H. 104

## STUDENTS' EXPENSES

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ALMOST every mail brings to the University at least one inquiry about expenses, and very often the writer asks if he can work his way through Harvard. It is hard to answer the latter question except in the most general way, for whether the writer will be successful or not depends chiefly on his own energy and ability. The Secretary can assure the questioner that it is possible to work one's way through Harvard, for there are always many self-supporting students in College, and he can also assure him that the experience of many students shows that if a man has health, energy, cheerfulness, a good preparation for college work, and enough money for the necessary expenses of the first year, the chances are that he will never have to turn back. A student who obtains a good start is almost sure to find before the first year is over a way to continue his studies.

This pamphlet, then, though intended as an answer to the frequent questions about expenses, will not explain how a student of small means may work his way through Harvard, for the ways are as various as the men using them, and in the main every man must find his own way; but it will perhaps give one who is studying the ways and means of obtaining an education those facts which will enable him to judge for himself whether he can come to Harvard or not. The pamphlet is planned to show what the necessary College expenses are, how the College helps students in reducing the cost of living, what aid the College gives to students of great promise, and how some students have successfully solved their problems of obtaining an education at Harvard. In the "General Summary" at the end is some advice which, it is hoped, will also be helpful.

### COLLEGE EXPENSES

#### TUITION, BOARD, AND LODGING

**College Fees.** — Perhaps the largest single expense that the student necessarily incurs is the tuition fee of \$150. Of this \$150 ninety dollars must be paid at the beginning of the academic year, and the remaining sixty dollars before the beginning of the

second half-year. In addition to the tuition fees every student is required to pay annually an Infirmary fee of four dollars, in return for which, in case of sickness, he is given a bed in a ward of the Stillman Infirmary, board, and ordinary nursing for a period of two weeks. These are the fees which every student must pay. There are three other kinds of fees which he may be asked to pay: If he takes courses in addition to the number required of each student doing full work in his class, school, or programme, he is required to pay \$20 for each additional course; if he takes laboratory courses, he is required to pay special fees to cover breakage and use of materials in laboratories; if before taking his degree he has incurred fewer than four years' full tuition fees, he is required to pay a graduation fee of twenty dollars. The Infirmary fee and laboratory fees for courses which begin in the first half-year are charged on the term-bill issued January 20.

**Board.** — The second large item of expense for which a student must plan is his board. According to information filed at the College Office by keepers of boarding and lodging houses, board in private houses costs from \$3.50 to \$8 a week. It is possible to get good board at a cheaper rate by joining one of the two Dining Associations: the Harvard Dining Association, usually known as "Memorial," or the Randall Hall Association. Both are coöperative societies managed by students, and both aim to provide good board at cost. At "Memorial" the cost of a man's board is in two parts: the first part is for meat, which he orders and pays for by the plate, and special extra orders; the second is for all other provisions, such as eggs, fish, tea, coffee, cocoa, milk, vegetables, bread, butter, cereals, desserts, fruits, service, and the general running expenses, the cost of which is shared alike by all. At Randall a man orders everything he eats and drinks, and pays for everything by the plate. Of the two halls Memorial is the more expensive, though some students who eat little or no meat have found that they can board as cheaply at one place as at the other. For most men board at Memorial Hall costs between four dollars and five dollars and a half a week; at Randall, about three dollars a week. Members of the Randall Hall Association also pay an annual membership fee of three dollars, which is intended to cover such fixed expenses as heat, light, water, etc. For those students who file with the Bursar of the University the usual four hundred dollar bond, bills for board are issued twice a year, in January, and in June one week before

**Commencement.** If a student does not file a bond, he must deposit money with the Bursar as security for the payment of his board at the rate of five dollars a week in advance. If we reckon that a college year includes thirty-nine weeks, a student's yearly board costs in the vicinity of \$117 at Randall, or between \$156 and \$215 at Memorial. It is very desirable that a student should either have money set apart for his board before he comes, or should know beforehand exactly how he can pay his board bills. If he is to do good and effective work he must not be harassed by anxiety as to the means of meeting this expense, and he must not be tempted into unwise economy in food.

To obtain admission to Memorial, application should be made to the Auditor of the Dining Association, Memorial Hall, before September 15th. Vacancies at the beginning of the academic year are filled by lot. The names of the successful applicants are posted at the Auditor's Office before the opening of the Hall. Those who do not obtain seats, together with those applying after September 15th in order of application, are placed upon a "waiting list" from which vacancies are filled as they occur. To obtain admission to Randall Hall application must be made early to the Secretary, Randall Hall Association. The bond or deposit above mentioned must be in the Bursar's hands before an application can be considered. Blank forms of the bond may be obtained from the Bursar.

**Lodging.** — The next important expense for every student is that of his room. As a rule students live in dormitories owned by the University, in which rooms cost from \$30 to \$350, or in private dormitories, which have many luxuries, and are usually expensive, or in private houses, in which furnished rooms cost from about \$50 to about \$200 for the academic year. A new student should not count on obtaining a room for less than \$50, and should not expect to obtain one for that sum easily. In the college dormitories there are one hundred and fifty rooms which rent for \$100 or less. If a student obtains one of these rooms and can also find a room-mate, he can reduce this item of expense to \$50.

With a few exceptions rooms in college dormitories are assigned at an annual allotment, in which all persons who intend to be members of the University during the succeeding academic year and fulfil certain conditions are permitted to take part. Tenants of each year being given an opportunity to re-engage their rooms, a list of rooms available for the next year is pub-

lished by the Bursar about one month before the allotment; and copies of the list with blank forms of application are given to all applicants. The date before which the right of re-engaging rooms must be exercised, the date on which the list of available rooms is published, the date before which applications for rooms to be assigned by lot must be filed, and the date on which the result of the allotment is published are annually announced in the University Catalogue.

In applying for a room the student, using the prescribed form, places on a list in the order of his preference every room that he is willing to engage. When his name is drawn he is given the first unassigned room on his list. Two persons wishing to room together who sign one application are given a double chance in the allotment.

Of special interest to graduate students is the recent change in the management of Conant Hall, a large modern brick dormitory, conveniently situated on Oxford street. This has been recently set aside for the particular use of students in the Graduate School of Arts and Sciences. The building contains twenty-nine suites of study and bedroom, of which twelve are furnished, and twenty-six single rooms. All the rooms are heated with hot water. The rents, including heat, run from \$60 to \$120 for single rooms, and from \$150 to \$210 for suites. The building is well supplied on each floor with shower baths, with hot and cold water. There is a large living room on the first floor. All inquiries in regard to rooms in Conant Hall should be addressed to the Secretary of the Graduate School of Arts and Sciences. Similarly addressed may be inquiries concerning the North End of College House, where twenty-six convenient and neatly furnished rooms and suites at rentals of \$30 to \$100 are reserved for students in the Graduate School of Arts and Sciences.

The student who is not successful in obtaining a room in a college dormitory must search for a room in a private house. In this search he should survey the ground very carefully before making his choice, and in engaging his room should have a thorough understanding, expressed in writing, as to just what he pays for and as to the amount and times of payment. For the mutual convenience of students and landlords a list of rooms in private lodging houses, with their prices, is kept at the College Office, and may be obtained by applying to the Secretary.

These three expenses of tuition, board, and lodging, when reduced to their lowest terms, can hardly amount to less than

\$300. Over other expenses, such as furniture, books, fuel, light, etc., the student has more control; and these will vary much with individual needs and tastes. In keeping expenses down the student is greatly helped by other institutions as well as by Memorial and Randall halls, which have been already mentioned — namely, the Loan Furniture Association, Text-Book Loan Library, the Coöperative Society, the Union, Phillips Brooks House, the Stillman Infirmary, and the numerous libraries of the University.

### COLLEGE INSTITUTIONS WHICH HELP TO KEEP DOWN THE COST OF LIVING

**The Dining Halls.** — The Dining Halls have already been mentioned under the price of board, but perhaps a student who lives at some distance from Cambridge may be interested to learn more about them.

**Memorial Hall.** — Memorial Hall forms part of a building which also includes Sanders Theatre — the principal place of assembly on occasions of academic ceremonial. The two are separated by a transept which together with the Hall was built as a memorial to the sons of Harvard who fought for the preservation of the Union, and especially to those who fell. In this transept, above the wainscoting, the two rising to a height of twenty-four feet, are marble tablets inscribed with the names of those who fell in the war for the Union.

The dining hall which occupies the long western portion of the building is 149 feet long, 60 feet wide, and, to the ridge, 66 feet high. There are 850 seats in the hall, and by assigning to each table more men than can be seated at one time, as many as 1,320 persons can easily be accommodated. Everything pertaining to the operation of the building, including the manufacture of ice and electricity, is provided within the hall. Those who take their meals here constitute the Harvard Dining Association, and through a Board of Directors chosen by the members administer under certain regulations of the President and Fellows the affairs of the Association.

Inside the Hall are busts and portraits of alumni and benefactors, each marked with the name of the subject and the artist. The great western window shows the armorial bearings of the nation, the state, and the University. The stained glass win-

dows on the north and the south are all memorial windows, most of them given by college classes and designed by famous artists.

**Randall Hall**, at the corner of Kirkland street and Divinity avenue, was built to accommodate the overflow of students unable to obtain board at Memorial Hall, and also with a design to furnish cheaper board than is offered by the Memorial Hall Association.

The dining room is large enough to contain 44 tables seating 528 persons at the same time; but a larger number is accommodated.

The system of employing students as waiters at Randall Hall gives employment to about one hundred men, who thereby earn enough, or nearly enough, to pay for their board. The average earnings of student waiters is between three dollars and three dollars and a half a week. Waiters are engaged in the order in which they make application. Applications should be addressed to the Manager of Randall Hall.

**Loan Furniture Association.** — A limited number of students may be helped to furnish their rooms at small cost by the Loan Furniture Association. This Association owns furniture, and loans it at a yearly rental of 10 per cent. of its estimated value. A complete set of furniture, for instance, valued at \$50, is rented for a year at \$5. Parts of sets are rented on approximately the same terms. Every student leasing furniture is required to pay the yearly rent in advance, and also to deposit a sum of money (ordinarily \$2.50) as a guarantee in part for the safe return of the furniture. This deposit is given back to him when he returns the furniture in good condition. The primary purpose of the Association is to be of use to students who must exercise strict economy, but any student registered in any department of the University may freely apply for furniture. Applications, to be successful, should be made early to the Agent of the Loan Furniture Association, Massachusetts Hall, Cambridge.

**Text-Book Loan Library.** — The Text-Book Loan Library, established in 1906 by the Social Service Committee at Phillips Brooks House, now contains over 400 text-books which are in present use in courses of study now given in the University. Most of the books are for college courses, but there are a few Law School and Medical School books. An effort is being made to enlarge the number of available books on all University courses,

as an urgent need has been made apparent by the number of calls for books which could not be supplied. The books are loaned to any member of the University on a deposit of 15 cents for smaller books and 25 cents for larger ones. The deposit is refunded upon the return of the book by the borrower. Last year 37 men borrowed 127 books. Up to February 1st of the present college year 59 men have borrowed 211 books.

**The Harvard Coöperative Society** is a department store conducted for the benefit of the student body by a Board of Directors chosen from instructors and students, and is open for membership to all persons connected with Harvard University, Radcliffe College, or the Episcopal Theological School; also to former members of the University. Any student may join the Society by registering at the Office of the Society, Lyceum Building, and paying the annual membership fee of one dollar. At the end of the fiscal year a dividend, based upon the amount of their purchases, is declared to members. The rate of dividend for 1906-07 was 8 per cent., and the amount given back to members was \$13,500.

The object of the Society is to reduce the cost of living at the University, and it exists solely for that purpose. It affords at its store special facilities for the purchase of all kinds of students' supplies at the lowest prices. Necessary and staple articles, such as text-books, note-books, laboratory utensils, and special outfits for the Engineering, Architectural and Fine Arts courses, are accordingly sold at a slight advance above cost.

The Coöperative Society does a business of over \$300,000 a year and owns a four-floored building in Harvard Square which is occupied exclusively in the conduct of its retail business. In its departments are for sale text-books, both new and second-hand, covering all the courses given by the University, stationery and engraving, picture-framing, photographic goods, toilet articles, artists' materials and drawing instruments, men's furnishings, including shoes, hats and caps, ready-made clothing, athletic goods, laundry work, clothes pressing and shoe repairing, custom tailoring, furniture and rugs, coal and wood. It also makes contracts with other retail dealers whereby members may secure discounts on purchases for cash at other stores.

The Coöperative also furnishes work to students. Owing to the great amount of work at the opening of the college year, and again at the Christmas season, the store is in need of good men for extra help. This affords an excellent chance to students,

especially men who have had some business experience, to earn money without seriously interfering with their college work. In many cases the training received at the Coöperative has greatly aided students afterward.

**The Harvard Union.** — The Harvard Union is a gift to the University by Major Henry L. Higginson, and is, in his own words, "A house open to all Harvard men without restriction and in which they all stand equal, — a house bearing no name forever except that of our University."

The Union is the most inclusive of all Harvard clubs. Its membership is open to all past and present members of Harvard University, whether their connection is that of students or officers. It is thus a common meeting ground and place of convenient resort for all Harvard men, since it accommodates under one roof a great many of the interests which bring Harvard men together, and also provides the conveniences of a large and well-appointed club house. It is also the accepted place for University mass meetings, and the large gatherings of graduates and undergraduates occasioned by important athletic contests.

The building consists of a basement and three floors, and covers an area of quarter of an acre. In the basement are the kitchens, store rooms, engine room, toilet and bath rooms, billiard room, barber shop, and a suite of rooms used for offices and composing room by the *Harvard Crimson*. On the main floor, opening directly from the entrance hall, is the great Living Room (nearly 100 feet long by 40 feet wide). Its walls of panelled oak are hung with portraits, and there are two large open hearths for wood fires at opposite ends of the room. Daily newspapers from the principal cities of the United States are kept on file. Small tables are available for after-dinner coffee or light refreshments. Occasionally smokers, open to members, are held here, at which entertainment is furnished by the University musical clubs, or by readings, addresses, etc. On the left are the dining rooms — a large one for general use, a small one for the University athletic teams. Adjoining the Living Room on the right are periodical, game, and writing rooms. In the second story is a well chosen library of over six thousand volumes, contained in three connecting rooms which give direct access to the shelves and afford an agreeable privacy to readers. The Library Committee enjoys the interested coöperation of the University Library and of several officers of the University. On the same floor is the Trophy Room, which contains an interesting series

of athletic trophies won by University teams, a committee room, an assembly room, and a ladies' dining room, to which there is a separate entrance. The upper story provides quarters for the *Advocate* and the *Monthly*, and bedrooms for a few transient guests. The Athletic Association has an office under the pavilion.

The Union is managed by a board of officers chosen annually by the active members in all departments of the University. A board of seven trustees, appointed in the first instance by the Corporation, holds the title to the property, and has general oversight of its vital interests. The expense of running the Union is about \$30,000 a year, which includes about \$2000 for ground rent. Annual membership costs \$10 for active, \$5 for associate, and \$3 for non-resident members; life membership for graduates is \$50, and for students, \$75. The present membership of the Union is about 4000. Of this number over 2000 are active student members and about 1150 are life members.

To a student who must economize in every way ten dollars may seem a large expense, and joining the Union one of those luxuries which he must forego. It will probably be wiser for him to regard this ten dollars as so much room rent; especially if he has been compelled to hire a small room at a distance from the College. By joining the Union he will have daily access to sunny, well-heated rooms where he can always find a quiet corner for study and the companionship of books and men.

**Phillips Brooks House.** — The House erected as a Memorial of Phillips Brooks was dedicated on January 23, 1900, and provides an important reinforcement of the religious life of the University. Phillips Brooks House was originally designed to extend and unite many scattered undertakings of religion and philanthropy in the University. It was to represent, as the first appeal for such a building stated, "one more step in the comprehensive plan of religious work of which the establishment of the Board of Preachers was the first step." Phillips Brooks House is a centre for the social and charitable activities of the University as well as for religious meetings, a kind of Parish House connected with the administration of the College Chapel. The tablet which stands in its vestibule accurately describes its purpose : —

THIS HOUSE IS DEDICATED TO  
PIETY, CHARITY, HOSPITALITY,  
IN GRATEFUL MEMORY OF  
PHILLIPS BROOKS

The second and a part of the third floor of the House are expressly arranged for the work of the various religious societies. On the third floor is a large meeting room, named in memory of the beloved Professor Andrew P. Peabody, Peabody Hall; a part of the first floor is assigned to the charities directed by students; a study is provided for students who desire a quieter resort than the crowded reading-rooms of the Library; and the Brooks Parlor is arranged as a dignified place for receptions and meetings. Here, on Friday afternoons, students are welcomed at informal teas given by wives of University officers. Phillips Brooks House recognizes the inevitable differences of religious affiliation, and makes room for all such associations under one roof, and in close relation with the practical generosity and social fellowship of the University.

Brooks House, like the Union, helps to simplify the problem of living by affording quiet rooms for study and the companionship of earnest, serious men. It also coöperates with the Appointments Office in obtaining work for men in connection with religious and philanthropic organizations. Besides these services it also tries to obtain each year lists of rooms in the vicinity of the College which can be recommended to students who are looking for rooms at reasonable rates. Often men are sent out with new students to help them in finding good rooms.

**The Stillman Infirmary**, the gift of Mr. James Stillman of New York, was erected in 1901 to serve as a hospital for students of Harvard University. It is situated on Mt. Auburn street, about half a mile from the College Yard, and commands the Charles River Parkway and Soldier's Field, a location which insures abundant air and sunshine. The main building has nine private rooms and two wards, each of the latter having space for ten beds. An open corridor leads to a second building, especially constructed for contagious diseases, which contains three isolation wards of ten beds each and six private rooms. The disinfecting room and laundry are located in the basement of the connecting corridor. The operating room is located in the main building, as are also the nurses' and servants' dining-rooms, the kitchen, and the heating plant for both buildings. Indirect steam heat is the method employed. The matron, the head nurse, and her assistants are all graduate nurses of thorough training and experience.

In return for an annual fee of four dollars, which is charged on the February term-bills of all students registered in the Cambridge

departments of the University, but the payment of which is optional for students registered in the Boston departments and for unmarried officers of instruction or administration, any sick student or unmarried officer is admitted to the Infirmary and is given, without further charge, a bed in a ward, board, and ordinary nursing for a period not exceeding two weeks in any one academic year. Students registered in the Boston departments of the University and unmarried officers are required to pay the fee on or before October 10 in each academic year in order to secure the above-mentioned benefits for that year. Except as above provided the regular charge for a bed in a ward, with board and ordinary nursing, is two dollars a day. Extra charges are made for private rooms and special nurses. It is expected that patients shall pay their physicians, but needy students are attended by the Medical Visitor without charge.

The Infirmary has proved of inestimable value not only by meeting the demands of serious cases, both medical and surgical, and by providing effective means for the treatment and control of contagious diseases, but also by furnishing in trivial cases the simple diet and care necessary for their relief which the patient might obtain at home, but which are not available in lodgings.

**The Libraries.** — The College Library in Gore Hall is for the use of the whole University. All students who have given bonds may take out books, three volumes at a time, and may keep them one month. Officers of the University have direct access to the shelves in all parts of the library, and students engaged in advanced work, upon recommendation by their instructors, are allowed access to those parts of the collection with which they are occupied. All students have the direct use of about 24,700 volumes in the reading room and the adjoining rooms. Of these 3350 are bound periodicals, 4900, miscellaneous reference books, 5350, government documents, and over 11,100 are books withdrawn from time to time from general circulation at the request of instructors and "reserved" on shelves in the reading room for use in connection with the courses of instruction.

In addition to the College Library in Gore Hall, the University Library embraces the libraries of the several departments of the University, which are classed as Departmental Libraries, and a number of Special Reference Libraries maintained in the various branches of study pursued under the direction of the Faculty of Arts and Sciences.

The Special Reference Libraries, mentioned above, are none of them contained in Gore Hall, though all are administered more or less closely in connection with the College Library and in some degree through the staff of that Library. Some are in buildings devoted to the use of single departments (philosophy, social ethics, architecture, engineering, etc.) and are cared for by special attendants; others are in the nature of laboratory collections and are necessarily placed where they are easily accessible to laboratory workers (chemistry, physics, mining, etc.); others are for the use of students in advanced courses and give something of the quiet and retirement of a private library (classics, Child Memorial, French, etc.); others again are designed to serve the needs of large elementary classes for which a considerable number of copies of the most used books are required (history, American history, economics, etc.).

In all there are thirty-nine libraries in the University containing, in 1907-08, 768,800 volumes and over 331,000 pamphlets.

The facilities for obtaining books offered by the libraries enable a student who must economize in every way to reduce his expenses for books to the cost of the text-books which he must use every day. The cost of these is reduced to the lowest prices by the Harvard Coöperative Society.

## FELLOWSHIPS, SCHOLARSHIPS, AND OTHER AIDS FOR STUDENTS UNDER THE FACULTY OF ARTS AND SCIENCES

**General Statement.** — There are under the Faculty of Arts and Sciences at present 285 fellowships and scholarships, with a total income of \$63,530. Of these, one hundred and fifty-eight scholarships, with an income of \$36,105, are for undergraduates in Harvard College, and for these undergraduates there is also available from the Beneficiary Aids, the Loan Funds, and the Price Greenleaf Fund, \$22,800.

**Scholarships in Harvard College and Other College Aids.** — With a few exceptions all scholarships in Harvard College are awarded to Sophomores, Juniors, and Seniors on the basis of a previous year's work in College. Two scholarships, the Mary L. Whitney (\$300) and the Scholarship of the Class of 1867 (\$175), are annually awarded to Freshmen on the basis of their work during the first half-year. The Crowninshield Scholarships (\$225), of

which there are two, are also occasionally open to Freshmen. These scholarships are not open to competition annually, because they may be held during the whole undergraduate course. None of these Freshman scholarships may be applied for until after the applicant has become a member of the College. With these three exceptions there are no scholarships for which Freshmen may apply unless they have a special claim upon a particular scholarship because of their descent from the founder or from some member of the class that established the scholarship, or because they fulfil other peculiar conditions prescribed by the founder of the scholarship. Among the scholarships that are awarded on the grounds of special claim are the Matthews Scholarships to those intending to enter the Episcopal ministry, the Buckley Scholarships for graduates of Cambridge schools, the Normal School scholarships, and the scholarships of the Harvard clubs of Cleveland, Lowell, Missouri, New Jersey, and Philadelphia. The special terms under which some scholarships are assigned may be learned by consulting the full list of scholarships in the University Catalogue.

The facts considered in making an assignment of a scholarship are the needs of the student, and his promise as *indicated by his work in College*. A student who is not in need of aid cannot honorably apply for a scholarship; a scholarship cannot properly be awarded to one who, from physical, mental, or moral weakness, gives little promise of future usefulness. Scholarships are ordinarily assigned only on the basis of a previous year of work in College. The enjoyment of a scholarship for one year will not constitute any title to a second nomination, unless the superiority for which it was originally awarded be fully maintained; and at any time a scholarship or any portion thereof may be taken away from a student who has proved undeserving. No student who has incurred a serious College censure in the course of the year will be considered a candidate for a scholarship; nor any student who obtains leave of absence for the year in which the scholarship would be payable.

In order to be considered an applicant for a scholarship a student must apply on blank forms furnished by the College on or before the last Wednesday in May.

The full list of scholarships now available (1907-08) in Harvard College is as follows :—

## Summary.

Name (with Date of Foundation).	No.	Stipend.	Total.
Richard Augustine Gambrell (1890) . . . . .	1	\$450	\$450
Henry B. Humphrey (1890) . . . . .	1	450	450
Saltonstall (1733) . . . . .	1	425	425
Ebenezer Rockwood Hoar (1895) . . . . .	1	425	425
Philadelphia (1904) . . . . .	1	425	425
John Appleton Haven (1902) . . . . .	1	400	400
Charles Wyman (1905) . . . . .	1	400	400
Morey (1868) . . . . .	1	325	325
Class of 1802 (1870) . . . . .	1	325	325
Toppan (1868) . . . . .	1	300	300
Matthews (1870) . . . . .	15	300	4,500
Class of 1856 (1885) . . . . .	2	300	600
Price Greenleaf (1887) . . . . .	10	300	3,000
Charles Haven Goodwin (1889) . . . . .	1	300	300
Mary L. Whitney (1903) . . . . .	1	300	300
Harvard Club of Cleveland (1906) . . . . .	1	300	300
Warren H. Cudworth . . . . .	2	300	600
Rufus Sterling Choate (1884) . . . . .	1	275	275
Hollis (1722) . . . . .	1	250	250
Kirkland (1852) . . . . .	1	250	250
Bowditch (1860) . . . . .	20	250	5,000
Bigelow (1865) . . . . .	2	250	500
Farrar (1873) . . . . .	1	250	250
William Samuel Eliot (1875) . . . . .	1	250	250
Levina Hoar (1876) . . . . .	1	250	250
Slade (1877) . . . . .	1	250	250
Richard Manning Hodges (1878) . . . . .	1	250	250
Bartlett (1881) . . . . .	1	250	250
Harvard Club of New Jersey (1907) . . . . .	1	250	250
Lady Mowlson (1643) . . . . .	1	225	225
Lucy Osgood (1873) . . . . .	1	225	225
William Whiting (1874) . . . . .	2	225	450
Crowninshield (1877) . . . . .	2	225	450
Edward Russell (1877) . . . . .	1	225	225
Bright (1880) . . . . .	5	225	1,125
William Merrick (1888) . . . . .	1	225	225
Hilton (1897) . . . . .	1	225	225
Howard Gardner Nichols (1897) . . . . .	1	225	225
Class of 1883 (1900) . . . . .	1	225	225
Sewall (1696) . . . . .	2	200	400
Class of 1841 (1871) . . . . .	1	200	200
Dana, of the Class of 1852 (1876) . . . . .	1	200	200
George Emerson Lowell (1886) . . . . .	2	200	400
Julius Dexter (1892) . . . . .	1	200	200
Burr (1895) . . . . .	6	200	1,200
Joseph Eveleth (1896) . . . . .	2	200	400
Morey Willard Buckminster (1898) . . . . .	1	200	200

Jacob Wendell (1899) . . . . .	1	\$200	\$200
C. L. Jones (1901) . . . . .	6	200	1,200
Class of 1877 (1902) . . . . .	1	200	200
Harvard Club of Buffalo (1903) . . . . .	1	200	200
Dunlap Smith (1903) . . . . .	1	200	200
Edward Erwin Coolidge (1906) . . . . .	2	200	400
Class of 1817 (1852) . . . . .	1	175	175
Class of 1835 (1853) . . . . .	1	175	175
Class of 1867 (1886) . . . . .	1	175	175
Story (1864) . . . . .	1	175	175
Browne (1687) . . . . .	1	150	150
Mary Saltonstall (1730) . . . . .	2	150	300
Abbot (1852) . . . . .	1	150	150
Henry Bromfield Rogers (1859) . . . . .	1	150	150
Benjamin D. Greene (1863) . . . . .	1	150	150
Sever (1868) . . . . .	1	150	150
Rebecca A. Perkins (1869) . . . . .	1	150	150
Normal School (1880) . . . . .	4	150	600
Class of 1828 (1882) . . . . .	1	150	150
Markoe (1903) . . . . .	1	150	150
Edward Erwin Coolidge (1906) . . . . .	2	150	300
Daniel A. Buckley (1907) . . . . .	6	150	900
William Reed (1907) . . . . .	1	150	150
Class of 1814 (1853) . . . . .	1	125	125
Walcott (1855) . . . . .	2	100	200
Orlando W. Doe (1893) . . . . .	1	100	100
Sales (1893) . . . . .	2	100	200
Newsboys' Harvard (1906) . . . . .	1	100	100
Bassett (1876) . . . . .	3	90	270
Palfrey Exhibition (1821) . . . . .	1	80	80
Fall River (1893) . . . . .	1	80	80
Wendell Phillips Memorial (1895) . . . . .	1	50	50
	158		\$ 36,105

**Price Greenleaf Aid for Freshmen and Other First-Year Students in Harvard College.**—Though there is very little aid in the form of scholarships for first-year students, the College is able to help about one hundred men yearly from the Price Greenleaf Fund, the annual income of which is about sixteen thousand dollars. This Fund was established by the generous bequest of Ezekiel Price Greenleaf of Quincy, Mass. The income of the Fund is distributed in sums of from one hundred to two hundred and fifty dollars: first, to undergraduates who are candidates for the degree of Bachelor of Arts, in the first year of their residence (whether Freshmen or students admitted to advanced standing, with or without examination); secondly, to deserving students who have not succeeded in the competition for scholarships.

The regular assignment to first-year students is made before or at the time of their entrance. (The first awards are usually made about June 20.) To hope for a share in this assignment the applicant must be strongly recommended by the college, academy, or school with which he has been connected; and must see that his application is in the hands of the Secretary by the first day of May. A subsequent assignment is made in February to some other first-year students of high standing; applications must be in the hands of the Secretary by the fifteenth day of December.

In every case the amount assigned is payable (but only to persons who may be undergraduates at the time of payment) in two instalments, at the times when the two term-bills of the year are presented. The recipients of Price Greenleaf Aid may be called upon for service as monitors or assistants to an amount not exceeding four hours a week.

**Other Aids for Students in Harvard College.** — In addition to scholarships and Price Greenleaf Aid students may be helped by the Beneficiary Funds and the Loan Fund.

The Beneficiary Funds yield an annual income of about \$2800, which is usually distributed in gratuities of not more than fifty dollars each.

Applications for aid from the Beneficiary Funds, except where otherwise stated in the list given in the Catalogue, should be addressed to the Dean of Harvard College, by the student's parent or guardian, or by the student himself, if of age. The application should state particularly the circumstances of the case, with the reasons for asking aid. No application for any academic year will be received before the first day of August in the summer preceding the beginning of that year.

The Loan Fund yields an annual income of about \$4000, which is lent to meritorious students in the Sophomore, Junior, and Senior classes, in sums ranging from \$40 to \$75. This fund is under the control of a Board of Trustees in Boston.

Applications for the Loan Fund should be left with the Dean of Harvard College as early as the first day of December.

**Scholarships for Special Students.** — For Special Students there are only two Eveleth scholarships, of \$200 each.

The Dean also has \$1000 a year from the Edward Austin Fund from which he may make small loans to Special Students.

**Fellowships and Scholarships in the Graduate School of Arts and Sciences.** — There are in the Graduate School of Arts and Sciences twenty-five endowed fellowships, with annual incomes of from \$450 to \$1000 each, and an aggregate income of \$14,500; about thirty Austin Teaching Fellowships of \$500 each, in connection with which a certain amount of instruction or assistance in instruction is required; an indeterminate number (ordinarily from two to five) of John Harvard Fellowships without stipend; ninety-two endowed scholarships of from \$150 to \$400 each, with a total annual income of \$20,150; and the scholarships of the Harvard Clubs of Chicago, Louisiana, St. Louis, and San Francisco, of from \$250 to \$450 each, which are assigned under the direction of these Clubs. A list of these appointments, exclusive of the John Harvard Fellowships and the Teaching Fellowships, is given below.

#### Fellowships.

Name (with Date of Foundation).	No.	Annual Stipend.	Total.
Edward William Hooper (1905) . . . . .	1	\$1,000	\$1,000
Parker (1873) . . . . .	3	750	2,250
Rogers (1869) . . . . .	2	725	1,450
South End House (1900) . . . . .	1	600	600
Charles Eliot Norton (1901) . . . . .	1	600	600
In Social Education (1907) . . . . .	1	600	600
In Central American Archaeology (1907) . . . . .	1	600	600
Harris (1868) . . . . .	1	500	500
John Thornton Kirkland (1873) . . . . .	1	500	500
James Walker (1881) . . . . .	1	500	500
John Tyndall (1885) . . . . .	1	500	500
Robert Treat Paine (1887) . . . . .	1	500	500
Henry Lee Memorial (1889) . . . . .	1	500	500
Ozias Goodwin Memorial (1889) . . . . .	1	500	500
Henry Bromfield Rogers Memorial (1889) . . . . .	1	500	500
Hemenway (1891) . . . . .	1	500	500
Edward Austin (1900) . . . . .	4	500	2,000
Francis Parkman (1906) . . . . .	1	450	450
Willard (1907) . . . . .	1	450	450
	25		\$14,500

#### Scholarships.

Name (with Date of Foundation).	No.	Annual Stipend.	Total.
Harvard Club of San Francisco (1886) . . . . .	1	\$450	\$450
Christopher M. Weld (1899) . . . . .	1	400	400
Leverett Saltonstall (1895) . . . . .	1	325	325
Shattuck (1854) . . . . .	7	300	2,100
Thayer (1857) . . . . .	10	300	3,000
Toppan (1868) . . . . .	1	300	300

James Savage (1873) . . . . .	1	\$300	\$300
Charles Haven Goodwin (1889) . . . . .	1	300	300
Harvard Club of Chicago (1893) . . . . .	1	300	300
Whiting (1895) . . . . .	3	300	900
Harvard Club of St. Louis (1900) . . . . .	1	300	300
Townsend (1861). . . . .	4	250	1,000
George and Martha Derby (1881) . . . . .	1	250	250
Virginia Barret Gibbs (1892) . . . . .	1	250	250
Austin for Teachers (1899) . . . . .	15	250	3,750
George Foster Peabody (1902) . . . . .	1	250	250
Harvard Club of Louisiana (1904) . . . . .	1	250	250
Robert C. Winthrop (1895) . . . . .	1	225	225
George H. Emerson (1903) . . . . .	2	225	450
George W. Dillaway (1903) . . . . .	1	200	200
Gorham Thomas (1865) . . . . .	1	150	150
University (1891) . . . . .	40	150	6,000
	96		\$21,450

Many of the fellowships may be awarded to advanced students of high promise who wish to continue their studies in Europe, and usually from twelve to fifteen are so assigned, — a generous provision for foreign study which no other American university rivals. The income of the Frederick Sheldon Fund of about five hundred thousand dollars will also be available in the near future for travelling fellowships. An appointment to a travelling fellowship is awarded only to a graduate of some department of Harvard University, or to a student who has pursued his studies at the University for several years. But the resident appointments may be, and some of them are, bestowed on persons not previously members of the University. All appointments are open only to students who have given evidence of ability and promise in special departments of study, and ordinarily only to those who need such assistance in order to carry on satisfactorily their graduate studies. For the John Harvard Fellowships, which are without stipend, nominations are made by the several Divisions of the Faculty, and no applications are received. A description of the various fellowships and scholarships, and a statement of the special conditions which are in some cases attached to them, may be found in the University Catalogue or in the Catalogue of the Graduate School of Arts and Sciences.

Appointments to fellowships and scholarships in the Graduate School of Arts and Sciences for any academic year are made (in most cases) by the Corporation, on recommendation by the Faculty of Arts and Sciences, towards the close of the preceding

academic year. Applications for appointment or reappointment should be sent in as early as possible, in order to facilitate the work of examination and comparison. Applications received after the fifteenth day of March are not ordinarily considered in the regular assignment. Blanks for applications may be obtained from the Secretary of the Graduate School of Arts and Sciences. A new applicant, not already a student at Harvard University, should accompany his application with testimonials from those best qualified to speak with confidence of his qualities, attainments, and promise, and by such other documents as he may think proper to send. All applications should be addressed to The Committee on Fellowships, Office of the Graduate School of Arts and Sciences, No. 10 University Hall, Cambridge, Mass. A few appointments are commonly made after the beginning of the academic year, to fill vacancies arising from withdrawals and other causes. For these appointments applications received later than March 15 may be considered.

**Fellowships and Scholarships in the Graduate School of Applied Science.** — The following fellowships and scholarships are at present (1907–08) available for students in the Graduate School of Applied Science: —

**Travelling Fellowships.**

	No.	Value.	Total.
Appleton Travelling Fellowship in Architecture . . .	1	\$1,000	\$1,000
Robinson " " " " . . .	1	1,000	1,000
	2		\$2,000

**Resident Scholarships.**

Hennen Jennings Scholarship in Mining . . . . .	1	\$425	\$425
Austin Scholarships in Architecture . . . . .	2	300	600
" " " Landscape Architecture. . . . .	1	300	300
Francis Hathaway Cummings Scholarship in Applied Botany, Landscape Gardening, Horticulture, Arboriculture, and Forestry . . . . .	1	225	225
George H. Emerson Scholarships in Zoölogy, Geology, Mineralogy, and Chemistry . . . . .	2	225	450
Edward Dyer Peters Scholarship in Mining . . . . .	1	250	250
Warren Delano Jr. Scholarship (loan) . . . . .	1	250	250
Hilton Scholarship . . . . .	1	225	225
Joseph Eveleth Scholarships . . . . .	3	200	600
Architectural League Scholarships . . . . .	3	150	450
Priscilla Clark Hodges Scholarship . . . . .	1	150	150
University Scholarships . . . . .	13	150	1,950
Henry Weidemann Locke Scholarship. . . . .	1	100	100
	31		\$5,975

Applications for the fellowships in Architecture must be sent to the Chairman of the Department of Architecture before the first day of March of the year in which the candidates expect to present themselves for examination.

Applications for resident scholarships should be addressed to the Dean of the School, 16 University Hall, Cambridge, Mass., and must be received not later than September 1. Application blanks may be obtained from this office.

**Teaching Appointments and Proctorships.** — A considerable number of teaching appointments, comprising instructorships, Austin Teaching Fellowships, and assistantships, are annually assigned to suitably qualified students in the Graduate School of Arts and Sciences and in the other graduate and professional schools of the University. Appointments to these positions are made by the Corporation, on the recommendation of the several Divisions and Departments.

Proctorships in dormitories, or positions on the Board of Examination Proctors, are sometimes open to advanced students. Appointments are made by the Corporation, on the nomination respectively of the Regent and of the Chairman of the Board of Examination Proctors.

**Prizes.** — The amount of money distributed each year in prizes to students in departments under the Faculty of Arts and Sciences, if worthy competitors appear for each prize, is \$4,070. Full information about the conditions attached to each prize is given in the University Catalogue. The list of prizes is as follows: —

**BOWDOIN PRIZES FOR DISSERTATIONS IN ENGLISH.** — For Undergraduates, four prizes, a First Prize of \$250, and three Second Prizes, one of \$200 and two of \$100 each. For Graduates, three prizes of \$200 each.

**BOWDOIN PRIZES FOR DISSERTATIONS IN GREEK AND LATIN.** — For Undergraduates, two prizes of \$50 each: one for a translation into Attic Greek of a specified passage in English, and one for a translation into Latin of a specified passage in English. For Graduates, a prize of \$100 for an original essay in either Latin or Greek.

**BOYLSTON PRIZES FOR ELOCUTION.** — Two First Prizes of \$60 each and three Second Prizes of \$45 each.

**COOLIDGE DEBATING PRIZES.** — Two prizes of equal amount derived from the income of a fund of \$5000. These prizes are awarded at the trial debates for the selection of Harvard debaters in intercollegiate contests.

DANTE PRIZE. — One prize of \$100 for an essay on a subject drawn from the Life or Works of Dante.

SARGENT PRIZE. — A prize of \$100 for the best metrical translation of a lyric poem of Horace.

GEORGE B. SOHIER PRIZE. — A prize of \$250 for the best thesis presented by a successful candidate for Honors in English or in Modern Literature.

SALES PRIZE. — A prize of \$45 for proficiency in Spanish.

PHILIP WASHBURN PRIZE. — A prize of \$75 for the best thesis, of sufficient merit, on an historical subject presented by a successful candidate for Honors in History, or in Political Science, whose main work is in History.

DAVID A. WELLS PRIZE. — A prize of \$500 for a thesis embodying the results of original investigation within the field of Economics.

TOPPAN PRIZE. — A prize of \$150 for the best essay of sufficient merit on a subject in Political Science.

SUMNER PRIZE. — A prize of \$100 for the best dissertation on a subject connected with the topic of Universal Peace and the methods by which War may be permanently superseded.

BENNETT PRIZE. — A prize of \$45 for the best essay in English prose on some subject of American governmental, domestic, or foreign policy, of contemporaneous interest.

RICARDO PRIZE SCHOLARSHIP. — A competitive scholarship of \$350.

FRANCIS BOOTT PRIZE. — A prize of \$100 for the best composition in concerted vocal music.

JEREMY BELKNAP PRIZE. — A prize of \$50 for the best French essay written by a first-year student in Harvard College.

HARVARD MENORAH SOCIETY PRIZE. — A prize of \$100 for an essay by an Undergraduate in Harvard College on a subject connected with the work and achievements of the Jewish people.

LLOYD MCKIM GARRISON PRIZE. — A prize of \$100 for the best poem on a subject or subjects annually to be chosen and announced by a committee of the Department of English.

SUSAN ANTHONY POTTER PRIZES. — (1) A prize of \$100 for the best essay on any topic in Comparative Literature approved by the Chairman of the Department. (2) A prize of \$50 for the best essay on some topic concerning European Literature in the Middle Ages or the Renaissance. (3) A prize of \$50 for the best essay on a subject dealing with the Spanish Literature of the Golden Age.

**The Appointments Office.**—The work of the Appointments Office consists of securing for Harvard men who have left the University positions in business or as teachers, and of helping students to find ways of earning money during term-time and in vacation. The Office acts as a middleman, bringing together students needing work and persons seeking such help as students can give.

Ever since this Office was established by Mr. Frank Bolles in 1887-88 it has grown steadily, and it has now become the most effective means within the University of helping students of real ability. To the student who must make his way, both in the University and in the world, this Office gives assurance that if he is a useful man every effort will be made to help him turn that usefulness to good account. The greatest difficulty the Office experiences is that of supplying the demand for really first-rate men. A newcomer should remember, however, that the "first-rate man" does not depend solely on the Office for help, but relies first of all upon himself. No person is ever recommended for a position simply because he is unemployed. The Office adheres strictly to the principle that work shall be given only to those who can do it well.

The following statements from a number of students selected largely at random all demonstrate the same fact: that a young man of activity and determination will find at Harvard more than enough work to insure a livelihood. Their achievements are the more suggestive because the young men, all from a distance, had no friends in Cambridge or Boston from whom to expect assistance. Their homes were in New York State, Ohio, Indiana, and Illinois.

"The work secured through your office was as follows: 1903-04. Clerical work in the Publication Office; work in classifying Social Ethics Library. 1904-05. Further work of the same sort; small amount of tutoring. 1905-06. Tutoring and supervision of dropped Freshmen; at one time I was supervising five Freshmen, besides doing other tutoring. 1906-07. Tutored during the summer; in the fall began work with a Freshman for whom I was entirely responsible. Besides this, I did supervising and tutoring. Up to Midyears, 1907, I had earned \$875." In this case it should be borne in mind that the student won scholarships which brought him in over \$1000.

Another says: "My work received through the Appointments Office began with distributing literature, washing windows,

attending furnaces, beating rugs and carpets, shovelling snow, teaching a boys' club, scene-shifting, always approaching a more desirable nature, until I became a University Guide. This year I am again on the guide force, and have a library to care for during certain hours."

Still another: "I came to Harvard last year from a Western city hoping to be able to earn my expenses soon after entering, although I was not acquainted with anybody in the vicinity of Cambridge. About two months after I entered, I secured profitable and permanent employment through the Appointments Office. I am now one of the two students who are employed by the Old South Association as janitors of the Old South Meeting-House, Boston. We work together about two hours every morning, getting the building ready to open. In addition to the janitor work, one of us must be in the building from 2.30 P.M. every day to 9.30 A.M. the next. We have a well-furnished student's room in the building. Our income from this work is sufficient to meet our necessary expenses. My experience at Harvard leads me to believe that it is not at all difficult for a Harvard student to earn his expenses while in college."

And a fourth: "During my Freshman year I did not seek work, thus all the jobs I mention were obtained practically in three years. I have also had offered me many opportunities for work through the Appointments Office which I could not accept because of lack of time. Assisting the Recorder at registration time. Monitorships. Night clerkship in a summer hotel during the season of 1905. Ushership at openings of Mrs. Gardner's Fenway residence. Tutorship from Mr. Nolen through whom I have secured much profitable work. Tutoring a candidate for entrance to Harvard College for two weeks during the summer of 1906. Supervising a Freshman on probation for one month. Statistical work for business men in Boston and a Harvard Professor. The income of all of this work has reached \$400."

Examples of the above sort might be given indefinitely. Nor is this surprising, since on work, both in term-time and summer, many students depend entirely for the completion of their course. For this and other reasons, therefore, it is satisfactory to note that the number of temporary jobs secured either directly or indirectly through the Office is steadily increasing. For the year 1904-05 (October 1 to September 30) there were 873, and for the year 1905-06, 1085 of such jobs. For the year 1906-07, the temporary jobs, 1425 in number, were divided as follows:

Administrative . . . . .	3	Musicians . . . . .	10
Athletic Coaches . . . . .	3	Newspaper Correspondents . . . . .	5
Attendants . . . . .	5	Night School Teachers . . . . .	4
Boatman . . . . .	1	Painter . . . . .	1
Bookkeepers . . . . .	4	Policeman . . . . .	1
Canvassers . . . . .	16	Printer . . . . .	1
Caretakers of Houses . . . . .	3	Proctors . . . . .	69
Chauffeur . . . . .	1	Proof-readers . . . . .	2
Choremen . . . . .	39	Railway (Motormen and Con- ductors) . . . . .	8
Clerks . . . . .	168	Readers . . . . .	5
Clock Repairer . . . . .	1	Research Workers . . . . .	2
Collectors . . . . .	9	Rooms for Services . . . . .	4
Companions . . . . .	5	Secretaries . . . . .	8
Computers . . . . .	2	Settlement Workers . . . . .	9
Correctors (Themes, Examina- tion Books) . . . . .	7	Snow Shovellers . . . . .	6
Dramatic Club (Scene Shifters, Chair Movers, etc) . . . . .	16	Solicitors . . . . .	16
Draughtsmen . . . . .	13	Statisticians . . . . .	99
Errands (Messengers) . . . . .	13	Stenographers . . . . .	35
Expressmen . . . . .	2	Store Clerks . . . . .	31
Farm Hands . . . . .	3	Substitutes for Schools . . . . .	5
Furnace Tenders . . . . .	9	Summer Camps (Directors, Coun- cillors, Tutors) . . . . .	4
Gardeners . . . . .	4	Summer School Teachers . . . . .	7
Geology Expert . . . . .	1	Supervisors of Study . . . . .	68
Guides . . . . .	46	Surveyor . . . . .	1
Hotel Help . . . . .	6	Teaching Assistant (College or Institute) . . . . .	5
Janitors . . . . .	3	Ticket Takers . . . . .	282
Lecturers . . . . .	2	Timekeeper . . . . .	1
Legal Assistant . . . . .	1	Translators . . . . .	8
Library (Cataloguing) . . . . .	2	Tutors and Companions . . . . .	46
Literary Work . . . . .	2	Tutors (Special Subjects) . . . . .	189
Marketman . . . . .	1	Typewriters . . . . .	20
Meter Readers . . . . .	48	Usher . . . . .	1
Monitors . . . . .	17	Waiters . . . . .	2
Museum (Cleaning Specimens) . . . . .	2	Total . . . . .	1425
Museum Guards . . . . .	12		

The Office cannot help persons in finding work until they have become members of the University, and are within reach. A student wishing work should register at the Appointments Office, 9 University Hall, as soon as he comes to Cambridge. No charge is made for services. All correspondence should be addressed to the Secretary for Appointments, 9 University Hall, Cambridge.

## LETTERS

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THE letters printed below were written by students in response to a request that they give others the benefit of their experience by relating in detail what their expenses have been and how they have met them. The students to whom this request was made were known at the College Office as earnest, serious men and good scholars. Though no attempt was made to secure letters from men who came to Harvard from different parts of the country, an examination of the College records showed that the writers came from widely separated parts of the country. Among the states represented are Massachusetts, Ohio, Utah, Dakota, New York, Pennsylvania, Missouri, Washington, New Hampshire, Minnesota, Illinois, Vermont, Rhode Island, and Wisconsin. It is also noteworthy that a large majority of them came from public schools. The letters are arranged in no particular order, except that those of undergraduates precede those of graduate students.

The writers do not all agree as to expenses or as to advice to students about to enter, but the variety of experience they show will be in itself instructive. The young man who is coming to Harvard, and who seeks advice from this pamphlet, must bear in mind that in the matter of expense, as in all others, the problem before him is a problem of Harvard and himself as an individual. Two special cautions and one general caution should be remembered by readers of the letters. Men entering a Graduate School should remember that the high standard of work exacted from candidates for the higher degrees prevents students from giving much time to earning money for their support. Similarly, students who expect to engage chiefly in scientific studies should remember that laboratory fees will increase their tuition fees considerably, and that laboratory work is time-consuming and will leave but little time for outside work. In general, the reader should remember that the writers of these letters were excellent scholars and men of more than common ability, courage, and endurance. Had they been commonplace men they would not have succeeded. This pamphlet has been prepared, not

to induce weak students or students of merely average ability to come to Harvard, but to give to men of real ability the means of ascertaining the minimum expense of a College year.

EXTRACTS FROM REPORT ON EXPENSES MADE BY THE SECRETARY OF THE — — CLUB

"The — — Club of Harvard University has been looking up the subject of expense among its members, and I can now give you what men that you know have actually spent in going through Harvard. The average yearly expenses of the — — men are as follows: One man, whose home is now in Cambridge, spends less than \$300; two men, \$450; three between \$500 and \$600; four between \$600 and \$700; four between \$700 and \$800; three between \$800 and \$900 (one paying large doctor bills); three between \$900 and \$1000, and one over \$1000. You may see from this that there were fourteen out of twenty-one who answered the letters whose average yearly expense was under \$800, and that six of these spent less than \$600. Besides the average yearly expenditures, we have collected the figures of the lowest expense for a year. One spent \$400; three between \$400 and \$500; two between \$500 and \$600; four between \$600 and \$700; five between \$700 and \$800; four between \$800 and \$900 (one paying large doctor bills); and one over \$1000. One man in the Scientific School reports also an expense of \$150 in summer camp on Squam Lake, New Hampshire. These data give you some idea of what — — men have actually spent at Harvard.

"Of the — — men who reported, five men have obtained scholarships amounting to \$1140, the highest man earning \$600. — — men report earnings from work in term-time of \$1331, divided as follows: 1899, clerking, \$50; 1900, insurance soliciting, \$200; 1901, insurance soliciting, \$350; 1902, singing in chapel, \$50; June, 1902-June, 1903, work for Cambridge Gas Co., \$150; teaching Sunday School, 1902-03, \$68; teaching Sunday School, 1903-04, \$88; teaching evening school, 1903-04, \$100; tutoring for one year, \$275.

"Reports from — — men as to the work in vacations show earnings of \$895, ranging from \$25 to \$225 above expenses in a single vacation."

MY DEAR MR. — — : —

During my Freshman year I kept an exact account of expenses. They were as follows: —

Room . . . . .	\$80.00
Tuition . . . . .	150.00
Books and stationery . . . . .	39.16
Postage . . . . .	2.86
Laundry . . . . .	4.82
Board . . . . .	101.18
Sundries, such as clothing, carfare, locker-fees, etc. . . . .	43.00
Total . . . . .	<u>421.02</u>

From September 11, 1901, to June 25, 1902, — forty-one weeks. My room rent included heat, light, furniture, and care. My laundry expenses were low, as you will notice, because my landlady was so kind as to put my washing in with that of her household; she charged very little. I ate at no fixed place, but used various restaurants, and particularly those boarding-houses where motor-men and conductors take their meals; for there one can often get a good substantial dinner for a very reasonable price. My custom was to take one hearty meal (at noon) during the day, and eat a light breakfast and supper. My board averaged \$2.46 per week. I think it a serious error for a growing boy to limit himself that way, and am convinced that I hurt myself by too great economy during the first half-year. Had I been wise, I would have boarded at Randall Hall; but it was really a full year before I became used to College. A Price Greenleaf Aid of \$200 was awarded me. I did no outside work.

During the summer I was clerk at a hotel in Canada. For this work I received my room and excellent board, and other expenses, such as laundry and railroad fare. I accepted the position on the express condition that I was to have little to do and a great deal of time to myself, as I was in pretty bad shape physically.

Unfortunately, I have lost the record of expenses during my Sophomore year. If I remember rightly they amounted to about \$450. I boarded, as in my first year, but not so economically. I did some tutoring. A scholarship of \$250 was awarded me, and I borrowed \$40 from the Loan Fund.

My physical condition at the end of the year was such that I had to go home. Hence, during the summer I stayed in the country, but did not try to make any money.

Following is an account of expenses during my Junior year: —

Room . . . . .	\$80.00
Tuition . . . . .	150.00
Board . . . . .	127.94
Laundry . . . . .	15.20
Books and stationery . . . . .	15.00
Sundries, such as postage, carfare, clothing, fees, etc. . . . .	<u>125.82</u>
Total . . . . .	513.96

September 23, 1903, to June 18, 1904, — thirty-eight weeks.

I boarded at Memorial during this year, as the new plan introduced there makes it possible to live very well for from \$3.10 to \$3.50 per week. Inasmuch as many of the books required in my courses were reserved in the reading-rooms of the various libraries, my expenses in this direction were smaller than usual. I earned about \$40 tutoring and \$30 by working for the Athletic Association; a scholarship of \$300 was awarded me and I won \$250 in prizes.

During the summer I worked on the cars as conductor and cleared \$120. I got a suite of rooms free during this period in a private dormitory; my

duty being to see that nobody attempted any thefts. Besides earning pretty good pay on the cars I was greatly benefited by the outdoor work which it necessitated, so that my gain was two-fold.

Very truly yours,

DEAR MR. — : —

I am very glad to tell you anything that may be useful in the way of my experiences in earning and spending money since I have come to College. The table for my Freshman year is pretty nearly accurate; as for my Sophomore year, I cannot do more than calculate on my expenses, but I think the figures I give come fairly near the real amounts:

FRESHMAN YEAR		
<i>Expenses</i>		<i>Receipts</i>
Room . . . . .	\$100	Price Greenleaf . . . . . \$50
Heat and light . . . . .	20	Summer of 1902 . . . . . 35
Tuition . . . . .	150	From my family . . . . . 300
Food . . . . .	175	Earned in College . . . . . <u>215</u>
Clothes, books, etc. . . . .	<u>155</u>	
	600	600

The two hundred and fifteen dollars which I made during the College year I earned in the following ways: —

Taking a Settlement Library . . . . .	\$25
“ a Boys' Club . . . . .	25
“ care of boys in Boston . . . . .	<u>165</u>
	215

SOPHOMORE YEAR		
<i>Expenses</i>		<i>Receipts</i>
Tuition . . . . .	\$150	College Fund . . . . . \$50
Heat and light . . . . .	35	Clerical work . . . . . 100
Room (given me)		Taking care of boys in Boston . 300
Food . . . . .	200	From my family . . . . . 50
Clothes, books, etc. . . . .	215	Summer of 1903 . . . . . <u>100</u>
Club . . . . .	<u>100</u>	Deficit . . . . . <u>100</u>
	700	700

The deficit of one hundred dollars I made up in the course of the summer of 1904.

In connection with the Freshman year, I should like to say that it is almost unwise for a fellow to come to College without any money. This sounds discouraging, but I feel certain that it is desirable to be able to get through the first year without much outside work, or, better still, without any at all. A boy should concentrate all his energy in getting into the spirit of Cambridge life, and in getting a good hold on his work, especially

this last, for by getting good marks he is eligible for scholarships with which to help pay his next year's expenses; he will also thus qualify for tutoring, which is very profitable.

It is a question of months before a fellow really gets settled here, and if he has the weight of earning money on his shoulders, he finds it exceedingly difficult to do himself justice. The outside work which a Freshman can do is hard and poorly paid. For four months I used to leave Cambridge at three o'clock every Sunday afternoon, and take charge of a slum library in Boston, getting back here at about ten. Each time I did this I got \$1.50, and felt proud that I was earning money, but I realize now that it was not worth while, that my time would have been much better spent in studying or even in resting.

Hoping that this may be of some slight service, I remain,

Very truly yours,

DEAR MR. — : —

In response to your letter of November 14th, I try to present below an approximately accurate account of my College expenses. The amounts are only approximate, as I have no exact figures at hand. Since I lived at home during my Freshman year, my case is not a typical one, and I have not given expenses for that year.

In talking with fellows about the expenses of College life I have found it of great help to divide them into two classes: (1) strictly College expenses, such as tuition, board, room, books, furniture, and the like; (2) what I term general or living expenses, such as anyone would have living at home and not paying board.

While such division is of course only rough, it seems to me to have a rational basis. Only the first group consists of what can properly be called College expenses. I give the approximate figures for last year, and my estimate for the present year:—

1903-04		1904-05	
Tuition . . . . .	\$150.00	Tuition . . . . .	\$150.00
Rent of room in private house, including fuel and light . .	80.00	Infirmary fee . . . . .	4.00
Board at Randall Hall (thirty- four weeks at \$3.50) . . .	119.00	Room (one-half) . . . . .	62.50
Books and stationery . . . .	6.00	Fuel and light (estimate) . .	7.50
Clothing . . . . .	35.00	Board at Randall Hall . . .	120.00
Incidentals (about) . . . . .	25.00	Books and stationery . . . .	10.00
Total . . . . .	415.00	Clothing . . . . .	35.00
		Incidentals . . . . .	25.00
		Total . . . . .	414.00

Of my furniture I purchased at the beginning of my Freshman year an amount costing about \$15. The rest I have taken from home. Regarding my expenditure for books, I should state that it has been, I think, rather below the average, as I have used several books belonging to a room-mate

who took the courses in which they are required the year before I took them.

During the long vacation I have done newspaper work, library work, and some tutoring, earning in that way about \$35 each summer. Until this year I have not attempted to do any work during the College term. This year, however, I have every prospect of receiving about \$75 from tutoring. I might add that during the foot-ball season of 1903 I planned a business venture which resulted in an absolute loss instead of in receipts of \$50, as I expected.

That any student can live comfortably at Harvard on somewhat less than \$400 per year I feel certain. And a fair amount of industry would, in general, gain a scholarship which would provide for nearly half of this sum.

Very sincerely,

DEAR SIR: —

I think I may say that Harvard is the "cheapest" place for a boy to go to if he is obliged to pay his way, especially if he has ability to gain scholarships. Scholarships and aids have enabled me to begin and continue my College course. During my Freshman year I received \$150 of the Price Greenleaf Aid, and in my Sophomore year I held a Burr Scholarship of \$200.

My accounts I have divided somewhat arbitrarily, and have kept no account of my travelling expenses. During my Freshman year I lived at home, in —, and consequently my only College expenses were for books, carfare, and tuition. My Price Greenleaf Aid cancelled my tuition; of my carfare I have no record; and my books cost me perhaps \$18, which was met, of course, with no great difficulty.

Last year my home was in Vermont, and so I have since been obliged to meet the expense of living here. The following account is accurate for the second year: —

#### SECOND YEAR

Tuition . . . . .	\$150.00
Laboratory fee . . . . .	10.00
Room (one-half) . . . . .	37.50
Light (one-half) . . . . .	1.55
Fuel (one-half) . . . . .	10.69
Board (Randall) . . . . .	108.64
Furniture . . . . .	21.01
Books and stationery . . . . .	17.10
Clothing and laundry . . . . .	23.34
Miscellaneous . . . . .	37.79
	<u>417.62</u>
Scholarship . . . . .	200.00
	<u>217.62</u>

I shared my room with a day room-mate, — one who lived at home, but who used this room as a study between recitation hours.

This year I expect my expenses will be substantially the same, and that I shall receive a scholarship large enough to pay my term-bills and enable me to repay the money I have had to hire to pay the \$90 advance tuition fee. Last year, of the \$217.62 which was not paid by my scholarship, I received about half from home, as I needed it, and the rest was borrowed for me.

I have not been able to earn any money until this year. There are many opportunities for earning money, but there are many waiting for these opportunities. This year I am a waiter at Randall Hall. This is one of the most practicable ways of earning money here.

I trust this may be helpful in answering inquiries; and I should be glad to answer any questions in regard to expenses here which may be asked by those who do not find their queries answered by this book.

Yours sincerely,

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DEAR SIR: —

Your request for an account of my expenses last year and the way in which they were met was duly received, and I gladly give you the desired information if in any way it may be helpful to others in similar circumstances.

The figures below I have in nearly all cases given in round numbers, although the exact figures differed only by a few cents. In cases when the expense was equally shared by my room-mate I have noted it. The individual items I have classified as follows: 1st, for books and stationery, including everything pertaining directly to the work of six courses; 2d, for furniture; 3d, for fuel and light; 4th, for board at the Randall Hall Association; 5th, for room rent, and lastly for incidentals. In this class I have placed articles too numerous to be individually noted, but including clothes, carfares, etc. The account is as follows: —

Tuition . . . . .	\$150.00
Furniture (half) . . . . .	20.00
Books . . . . .	25.00
Fuel and light (half) . . . . .	20.00
Board . . . . .	62.13
Room . . . . .	75.00
Incidentals . . . . .	70.00
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	422.13

Of this amount the tuition was met by an award of Price Greenleaf Aid from the University of \$150. The number of courses which I carried, and my physical condition made it impossible for me to earn anything during term-time. The most perfect accord exists, however, between my parents and myself, and what little aid they could bestow was ungrudgingly given. The remainder of the amount was met from outside sources.

During the year I took absolutely no part in athletics, attended only the best concerts or plays, and that rarely. My laundry was expressed home at a cost of fifty cents every two weeks. I mention these things as they would materially affect one's expenses. The conditions are, of course, largely peculiar to myself, but I hope I may have given some help to one seeking to learn the cost of a year — and that the first year — at College.

I remain,

Very truly yours,

MY DEAR MR. — : —

I am very glad that you are getting out a pamphlet on College expenses, and shall be pleased to tell you what my expenses have been since entering Harvard. I have kept careful account of all the money I have spent, and the following items are the exact figures : —

FIRST YEAR		
<i>Expenses</i>		<i>Receipts</i>
Tuition . . . . .	\$150.00	Price Greenleaf Aid . . . . \$150.00
Laboratory . . . . .	13.46	Received from home . . . . 207.10
Room (one-half) . . . . .	60.00	Earned the summer before
Board . . . . .	136.50	entering . . . . . 50.00
Books and stationery . . . . .	19.45	Work Christmas Vacation . . 22.50
Furniture . . . . .	9.90	Tutoring . . . . . 15.00
Washing and laundry . . . . .	11.75	
Carfare . . . . .	12.00	
Benevolences . . . . .	6.94	
Athletics, theatres, concerts, etc. . . . .	5.95	
Miscellaneous sundries . . . . .	18.65	
	<u>444.60</u>	<u>444.60</u>

SECOND YEAR		
<i>Expenses</i>		<i>Receipts</i>
Tuition . . . . .	\$150.00	Scholarship . . . . . \$150.00
Laboratory . . . . .	10.00	Received from home . . . . 139.88
Board . . . . .	120.48	Work during summer . . . . 56.00
Room . . . . .	70.00	From my own bank account . 100.00
Books and stationery . . . . .	24.10	Work during Christmas
Coal and wood . . . . .	17.00	Vacation . . . . . 13.62
Furniture . . . . .	18.95	Tutoring . . . . . 25.00
Washing and laundry . . . . .	19.62	
Carfare . . . . .	10.35	
Benevolences . . . . .	5.75	
Athletics and locker fee . . . . .	8.50	
Oil . . . . .	2.50	
Theatre, concerts, etc. . . . .	4.85	
Miscellaneous . . . . .	22.40	
	<u>484.50</u>	<u>484.50</u>

The first year I roomed and boarded in a private house, where the rooms were furnished and heated, consequently I had very little to spend on furniture, and none on fuel. Last year I boarded at Randall Dining Hall, and roomed in a College dormitory. The extra expense of furniture and fuel made my living expenses higher, but this year, with no furniture to buy, I expect them to be about the same as the first year.

I have not included the item of clothing, which depends in a great measure on the tastes of the individual, and how much you have to start in with.

This year I have already made considerable money in the College Office and in tutoring. With my scholarship and other work in sight I expect to about cover all my expenses. My advice is: come provided for the first year, and an energetic boy can always find work enough to do to help him through the rest of his College course.

Yours sincerely,

DEAR SIR:—

I shall be glad to tell you as nearly as possible how I met my expenses during my College course.

When I entered Harvard I had \$72, which I saved from working the previous summer. I found a room on — Street, which, with heat, furnishings, and light, cost me \$2 per week. During the summer I had written to the headwaiter of Randall Hall and received a fairly favorable reply, but no promise of work. As soon as he entered his duties I interviewed him and convinced him I was in need of work to stay in College. My average earnings were \$2.75 per week at the Dining Hall. Besides this I earned about \$15 by ticket taking and selling blank note cards. As far as I can look up I shall give a very near approximation of my expenses.

FIRST YEAR			
<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150	Waiter . . . . .	\$119
Board . . . . .	95	Summer work . . . . .	72
Room . . . . .	76		191
Books . . . . .	5	Balance deficit . . . . .	180
Laboratory fee . . . . .	10		371
Washing and laundry . . . . .	8	I received a scholarship for \$150, which nearly cleared the deficit.	
Clothes . . . . .	22		
Incidentals . . . . .	5		
	371		

Very nearly all of my books were ones borrowed by me; some of my washing I did myself, and frequently cooked my own breakfast. This first year, however, was the most expensive.

I still retained my waiter's position in my second year, but changed my room to Divinity Hall. My expenses were as follows:—

SECOND YEAR			
<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150.00	Waiter . . . . .	\$133.00
Board . . . . .	105.00	Summer surplus . . . . .	60.00
Room . . . . .	50.00	Beneficiary Aid . . . . .	60.00
Loan Furniture . . . . .	7.50	Taking tickets . . . . .	24.00
Laboratory fees . . . . .	17.00	Tutoring . . . . .	6.00
Laundry . . . . .	8.00		<u>283.00</u>
Clothes . . . . .	12.00	Deficit . . . . .	73.50
Fares, etc. . . . .	7.00		<u>356.50</u>
	<u>356.50</u>		

Thus, in my second year, I came out about \$73 behind, but as in the year before and in all years the leaving of the payment of the last term-bill until the following fall gives me a chance to make up this deficit.

The third year resulted still better. This year I was elected Secretary and Treasurer of — —, which position paid me \$100 yearly. I still worked in the hall as a slide man (advanced two places over the waiter's position). I also received monitorships in some of the courses.

THIRD YEAR			
<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150.00	Secretary . . . . .	\$100.00
Board . . . . .	93.00	Work at Dining Hall . . . . .	120.00
Room . . . . .	50.00	Summer surplus . . . . .	41.00
Loan Furniture . . . . .	5.00	Taking tickets . . . . .	15.00
Laboratory . . . . .	25.50	Monitor . . . . .	9.00
Laundry . . . . .	8.00	Beneficiary Aid . . . . .	63.00
Clothes . . . . .	23.00		<u>348.00</u>
Fares, etc. . . . .	10.00	Deficit . . . . .	16.50
	<u>364.50</u>		<u>364.50</u>

This year, my fourth year, started rather hard because of the advance of \$90 on the term-bill. By summer surplus I have meant to give that part of my summer earnings which I had left to start upon for the next year. The Beneficiary Aid received came in February, when the Mid-year bills were due. Inasmuch as all term-bills have to be paid before graduation it will probably be necessary for me to borrow some money to advance my earnings this next summer. I shall apply to the Loan Fund for this money.

Now, in regard to work, I find that the best way to find work is to get in with such a crowd of self-supporting students as the waiters at the Dining Hall and let them "put you onto things," for very few waiters go very long without finding better employment. I have always found the best summer work in hotels, although this very last summer was the first in which I could clear over \$150. There are scores of things here a fellow can do to earn money, and as far as the College Office is concerned no worthy student need feel timid about confiding his circumstances or applying for positions.

Most sincerely yours,

DEAR SIR: —

My expenses during my first two years in Harvard were not as low as they might have been had it been necessary for me to spend the least possible amount, still I took care to keep them down to what I thought I ought to spend in order to get the best results from my College course, and yet not go beyond my means. The expenses of my Freshman year were as follows: —

1902-03	
Tuition . . . . .	\$150 00
Laboratory fee . . . . .	10.00
Room . . . . .	65.00
Furniture . . . . .	59.08
Fees (Union, Athletic Association, etc.) . . . . .	16.35
Board (six weeks at Memorial, remainder at Randall)	120.57
Books, stationery, etc. . . . .	37.64
Fuel, light, etc. . . . .	9.43
Laundry and washing . . . . .	6.17
Athletics . . . . .	9.15
Sundries . . . . .	37.07
	<u>520.46</u>

This total I might have cut down considerably if I had had a room-mate. I roomed in a College dormitory, so I had to buy all my furniture, which, however, I expect will last me through my College course. I had earned almost enough before entering College, by carrying papers and other work, to pay my way through for that year. I had hoped to be able to earn something during the College year, but I found that I had not time to do justice to my studies, get proper exercise, and make money too. Price Greenleaf Aid was granted me to the amount of \$150 for that year.

The expenses of my Sophomore year were much lower, because I had a room-mate and needed no new furniture. They were as follows: —

1903-04	
Tuition . . . . .	\$150.00
Board (Memorial Hall) . . . . .	137.11
Room . . . . .	35.00
Fuel, light, etc. . . . .	6.15
Laundry and washing . . . . .	7.62
Books, stationery, etc. . . . .	11.13
Fees for Union and Athletic Association . . . . .	15.00
Athletics . . . . .	4.00
Sundries . . . . .	40.15
	<u>406.16</u>

To pay for my second year's expenses I had a scholarship for \$150, and earned over \$100 working in a warehouse during the summer of my Freshman year, though part of that sum had to go to pay my first year's expenses. Last summer I earned over \$100 working on a gas pipe line.

This year also I earned nothing during my College year, as I felt that I would overtax myself if I tried to keep up a grade in my studies sufficiently high to get a scholarship, take the active part in athletics which I believe every one should take, provided he can give the time to it, and also do outside work. I knew that I could draw on funds at home to a small extent, so that I was not reduced to such straits as some are. My clothes were all provided for me with the exception of about \$10 each year. That \$10 is included in the sundries. I expect my expenses for my Junior year will be as low as those of my Sophomore year, but shall have to borrow enough from home to make up the deficiency left after I receive my scholarship money.

Very truly yours,

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DEAR SIR: —

I entered College as a Freshman last year from ——— Academy. From my standing there I had previously been assigned Price Greenleaf Aid to the amount of my tuition. My other expenses were: Board at Randall Hall, \$120; room rent, \$50; incidental expenses, \$50. To meet these expenses I had upon entering \$150, and I earned throughout the year \$75.

In the early part of the year I earned something by attending a furnace, and a very little by tutoring. I earned most, however, by working Saturdays during the afternoon and evening in a clothing store in Boston. Many of the larger stores there, especially grocery stores, will hire students to work Saturdays as extra help. A representative of at least one grocery store came to the College last winter to seek such help among the students. For working Saturday afternoon and evening students are paid from \$1.50 to \$2.50. I chose the clothing store because I had had experience in that business.

Yours respectfully,

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DEAR SIR: —

I am unable to answer your letter of November 14th with absolute accuracy, as I have not kept a detailed account of my expenses. The following table is, however, a liberal approximation for last year: —

Tuition . . . . .	\$150
Board (Randall Hall) . . . . .	110
Room . . . . .	60
Books and general expenses . . . . .	60
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	380

I earned this money and a small balance in a three years' interval between High School and College by working, first, in a lumber mill;

second, in a lumber office; third, for the U. S. Geological Survey; fourth, for the Northern Pacific Railway Engineering Department. During the past summer I was able to make but little more than expenses by working on a farm, but I improved my physical condition.

As for young men coming to Harvard, I have only this advice to offer — that in my opinion they should earn their own way, because the experience will be valuable to them after leaving College, and, what is much more important, such a course will strengthen their moral fibre, as opposed to the demoralizing pensioning system, whether of College or of parents. I think that it is best to earn the money, if possible, before coming to College, for then the student can devote himself to purely College work, and perhaps lessen his total expenses by finishing in three years.

Sincerely,

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DEAR MR. — : —

Before entering College I had saved up about eighty dollars. When I entered, a year ago this fall, I had spent about twenty of it for clothes. During the College year I borrowed about one hundred and fifteen dollars, and received ten dollars as a Christmas present. Besides this I had two hundred dollars from the Price Greenleaf Fund, which reduced my term-bills to about fifty-eight dollars each. I borrowed thirty-five dollars more this fall to aid in paying the second term-bill. Thus my total expenses for the College year, as near as I can estimate them, were about four hundred and fifteen dollars, of which I borrowed about one hundred and forty-five.

The drawing instruments for Architecture 1a and 2a, and for Fine Arts 1, cost me over twenty dollars, but my expenses for books were not large. My board at Randall Hall averaged about two dollars and seventy-five cents a week, but I was at home sick for about a month, which lowered the total board-bill considerably. This last summer I worked on a farm and saved up about sixty dollars. Farming is not very profitable, but the health acquired is of great practical value during the College year.

So far this year I have borrowed ninety dollars to meet the tuition fee bill of October tenth, besides the thirty-five dollars I mentioned before, due from last year. I am earning from three to five dollars a week at Randall Hall. I tried reading gas-meters for the Cambridge Gas Light Company to see how it compared with the work at Randall. I found that the pay averaged about the same, but that reading meters was harder and more disagreeable than carrying trays at Randall Hall. The work at Randall Hall frequently leads to good positions at summer hotels.

Yours sincerely,

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DEAR SIR: —

In regard to my last year's expenses, they were in all \$397.81, with the exception of clothing and laundry, which was probably between \$35 and \$40. In detail they are as follows: —

Room (one-half, steam heated) . . . . .	\$75.00
Tuition . . . . .	150.00
Board (Randall Hall) . . . . .	84.00
Books . . . . .	12.55
Stationery . . . . .	6.59
Carfare . . . . .	11.23
Sundries . . . . .	43.88

My board might have been slightly reduced without danger to health. Cost of books could not easily be less, for they were mostly second-hand. I find that when term-bills, books, stationery, carfare, and all unnecessary expenses have been taken out, there remains about \$43 spent on furnishing the room, and a thousand and one other things. All my furniture last year I hired at \$5 for the whole year.

I have not worked to earn money during the vacations or term-time, but last summer I did work worth about \$70 or \$80 at \$1 a day on my father's farm. For money I have to depend on him and on the prospect of a scholarship.

Respectfully yours,

MY DEAR MR. — : —

I shall be glad to furnish you with any information that I have gained from my year's experience in living at Harvard. Fortunately, I have kept careful account of my finances last year. Here are the figures as I summarized them last June: —

<i>Received</i>		<i>Expended</i>	
Pulitzer Scholarship . . . . .	\$250	Tuition . . . . .	\$150
A kind aunt . . . . .	100	Board at Randall . . . . .	78
Other sources . . . . .	68	Room (one-half) . . . . .	75
	<u>418</u>	Books and stationery . . . . .	21
		Washing . . . . .	8
		Fees and dues . . . . .	12
		Recreation . . . . .	11
		Travelling expenses . . . . .	32
		Miscellaneous . . . . .	24
			<u>411</u>

The \$68 marked "Other sources" consisted chiefly of money I had saved before entering College. None of it, so far as I can now recall, was earned during the College term last year. I did no work outside, because I wished to devote all the time possible to my courses, with a view to winning a scholarship this year.

My board at Randall was rather low, as the figures indicate. I was able to keep it down to an average of two dollars a week by living on two meals a day throughout the year. I would not advise a man to economize on his eating except as a last resort, and then not unless he is sure of himself. I did not suffer any serious hardship (indeed, my health was consistently good), but I could not help feeling that I was practising a rather dangerous economy. Living at Randall is not expensive, anyway. I have found that the average fellow can get all he wants to eat for three dollars a week.

I paid rather more for my room than was absolutely necessary, but I found that the comfort and convenience of the somewhat more expensive room more than made up for the difference in price.

My book account was not very high, in the first place because my roommate allowed me the use of his books in the courses which he had taken the year before, also because I patronized the second-hand store before all the copies of the desired books were gone.

Of the other expenses probably those which I have labelled "Recreations" were the hardest to manage. Here I had to practise real economy, though without any serious deprivation. I started out with the firm conviction that a man must have some pleasure. The problem was to get the best results possible with a very small outlay. The very first thing I did was to spend five dollars for an H. A. A. ticket. I found it an excellent investment. Two more dollars went for a ticket to the Yale game; and the rest of the money here credited to "Recreations" paid my way into the theatre several times. I found this sufficient outside amusement to keep me from "going stale."

For many fellows the item of travelling expenses could be considerably decreased. I live in New York, and went home both at Christmas and during the Spring Recess.

I found various incidental expenses bothersome. A few little purchases here and there had a marvelous way of climbing up "to higher things."

So much for last year. I am not living quite so close to the limit this year, but still with fairly strict economy. My expenses and income are both slightly augmented. I am undertaking a somewhat heavier task this year than last. I am carrying six and a half courses, taking care of the heating apparatus of a large students' house, and doing a little tutoring besides. I cannot tell whether my finances will come out as well this year as they did last, but at any rate I do not expect to spend any more than \$500 or \$550.

I cannot give you any information about ways of earning money — at least not directly from my own experience. I am doing some outside work this year, but last year tended strictly to my work in courses. My experience this year seems to indicate that it is best to have no outside occupation, if possible. It is better to stint one's self and be able to give one's best efforts to College work than to have a divided allegiance. My experience, and that of others I know, shows that where such a divided

allegiance exists it is the College work that suffers most. I have found that where a man must do other work in order to pay his way, that some form of physical labor is the best. It provides a good foil for mental effort.

I do not know whether I have told you anything in this letter or not. I realize that I have not been as brief as the matter demanded, but I thought it better to be too lengthy rather than too brief, so that you might pick out from all this chaff whatever facts were of use to you. If there is anything I have failed to make full enough or clear enough I shall be very glad to explain or expand, as the case may be. Don't hesitate to write me if I can help you out in any way. I have a great deal of kindly feeling for the work you have in hand, for I well remember how I pored over Mr. Bolles's pamphlet not so many years ago. I trust my experiences will be of some value to you.

Sincerely yours,

MY DEAR MR. — : —

To a boy who was doubtful of his ability to pay his way through College and had asked for the benefit of my experience I should probably write somewhat as follows.

My expenses in my first year (1902-03) were these : —

Tuition . . . . .	\$150	Symphony and Grand Opera	
Room (including furniture, fuel,		tickets . . . . .	12
and service) . . . . .	125	Theatre . . . . .	7
Meals . . . . .	160	Harvard Union . . . . .	10
Books . . . . .	15	Harvard Crimson . . . . .	3
Laundry . . . . .	20	Gymnasium locker and suit . .	4
Light and lamp . . . . .	8	Dentist . . . . .	8
			<u>522</u>

About \$25 or \$30 should be added to cover unrecorded expenses (perhaps more—I have no means of telling).

Of the above expenses the tuition could not be lessened (except through some aid or scholarship); the room might be lessened, but only, I imagine, at a considerable loss of comfort; board, which cost me four dollars a week, might be reduced to three dollars and a half, but not profitably. The item books is the net result of the purchase of many second-hand books, and the resale of many books when I had done with them; by the resale of more of such books it could be reduced. The item symphony and grand opera, and theatre, could by another person be dispensed with, and by me reduced; but the relaxation and subsequent stimulation which concerts and plays afforded me have been more than a recompense for the cost. I am firmly convinced that I can do far better and far steadier work in my College courses if I go occasionally to a good concert or play than if I

deny myself these pleasures. The whole matter, however, is a matter of temperament, and the new student may not crave music and drama as I do.

My expenses in my second year (1903-04) were these: —

Tuition . . . . .	\$150.00	Laundry . . . . .	\$20.00
Board . . . . .	160.00	Symphony and Grand Opera .	12.00
Rent of room (College dormi- tory) . . . . .	115.00	Theatre . . . . .	10.00
Furniture (cost \$60, should sell at second-hand for \$30, leaving \$10 cost to me for each of three years) . . . .	10.00	Harvard Union . . . . .	10.00
Coal . . . . .	8.00	Harvard Crimson . . . . .	3.00
Light . . . . .	5.00	Gymnasium locker . . . . .	2.50
Books . . . . .	20.00	Dentist . . . . .	10.00
		Physician . . . . .	20.00
		Membership in three clubs .	6.00
		Rent of piano . . . . .	33.00
			<u>594.50</u>

Again, about thirty dollars should be added for unrecorded expenses. In neither this list nor my first year's list did I take account of clothing or railroad expenses. The clothing I cannot well determine, and the railroad expenses will interest only men from — (they amount to \$70-75).

Perhaps the only item in my second year's list that calls for explanation is the piano. I needed a piano in a music course, on the one hand, and, on the other, I needed it because I had played the instrument constantly for almost fifteen years, and my first year in College had taught me that there was nothing to be gained by depriving myself of it any longer. However, I made the rental of a piano contingent on the awarding of a scholarship to me. If I had not received the scholarship, I should not have rented the piano nor taken the music course.

For my receipts in my first two years I can give few figures. Most of the money came from my parents, from my father's earnings, and (chiefly) my mother's income on inherited property. In my second year (on the strength of my first year's work) I received a Bowditch Scholarship to the amount of \$250. The rest, not a large amount, I earned myself. Of my own earnings almost all came from teaching school or tutoring. I substituted in the — High School on several occasions, for varying lengths of time. This last September I received the sum of \$70 for teaching, the largest sum I had so far received. On another occasion I received about \$35. The other amounts were smaller. Of my earnings by tutoring I can unfortunately give no definite figures — there were sums of from \$2 to \$3 received sporadically through the year. I have never done nearly so much tutoring as I had opportunity to do because I felt that, so long as I could manage it, it would be cheaper to devote my time to my own study. If by doing no tutoring, and keeping up to my own standard of work, I could finish my course in three years, I should have gained much more than by tutoring and even making enough money to carry me through another year.

Of the two methods by which I have earned money, the first, teaching in a high school, is not likely to prove very practicable. There are always

more applicants for substitute work than there are opportunities, and probably most students would find difficulty in making opportunities, even if they are capable persons. I myself had the advantage of coming to know very intimately, while a student in the High School, the Director of — Schools, who has never hesitated to offer me positions in subjects which I was qualified to teach.

The other method, tutoring, should be preferable to any capable student, and I do not see why such a student might not, if he desired, make a considerable sum of money by tutoring.

Perhaps I should have mentioned as a personal matter that the reason why I have said nothing of earning money during the summer is that I have never been at home, or indeed for a sufficiently long time; the reason for this being that the precarious health of my mother has compelled me to follow her wherever her health dictated.

Sincerely yours,

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MY DEAR SIR: —

Owing to a rush of work on a special report for Professor — I have been unable to reply before this to your inquiry concerning my expenses while at College. My experience inclines me to the belief that a man can readily get along with \$400 per year, including in the amount the \$150 tuition charges. The figure in my case excludes cost of tobacco, as I do not smoke, and of theatre, as I seldom go to it. My mention of such matters as these may cause you to smile, but I assure you that to my certain knowledge these items are no inconsiderable expense to a great many of my acquaintances who are also working their way.

My expenses have been steadily uniform, since I have boarded at Randall during my whole course and have lodged at the same house during the four years. My Randall Hall expenses have steadily averaged about \$115, excluding the Christmas recess each year, and my lodging has cost me \$50 each College year. "Lodging" includes lighting and such heating as I get from the hall radiator, bed linen also, and the room is furnished. This \$50 rate is, however, special to me, being \$15 less than the usual charge for the room on account of a remote relationship to the landlady, which, though unknown to me, she insists exists. My washing has cost not over \$20 per year, my books a similar sum, my clothes not over \$20 per year either, and incidentals of new glasses and spectacles, shoes, toilet articles, and general incidentals, amounting to \$25 to \$30 in all, make up the balance. My trip home to — at Christmas I cover by work in a store carrying bundles, or in an office, so that the expenses of the trip, say \$12 to \$15, do not need to be considered one way or the other.

As to income: my main source has been a Price Greenleaf Aid in the Freshman year, and a scholarship each year since. I began the first year

with \$250 Price Greenleaf Aid, plus \$150 loan, and in addition \$50 saved out of my summer's work in a hotel pastry room. Of this total of \$450, or perhaps a few dollars more, I saved out \$50. My Sophomore year began with this \$50 plus \$75 earned by work in the hotel (office this time) and a Bowditch Scholarship of \$250. My Sophomore year was my closest one, and I had to do a bit of outside work, tutoring, which netted me only \$18, and some office work during the Spring recess. A \$300 Price Greenleaf Scholarship, plus \$100 derived from office work in the hotel, carried me safely through the Junior year. I begin the Senior year with \$150 from the hotel work and the notification from you that I have been awarded a scholarship of at least \$150.

This is a bird's-eye view of the course through College of a man somewhat older, perhaps, than the run of the students, though not greatly so, as I am twenty-three years of age. I have done but little to distract my attention from my studies, for I assure you a hotel clerk sees quite enough of human nature in his three months of the summer season to cause him to feel the comfort of the quiet company of his books. I have had in view a definite purpose, that of teaching History and Civics, and without too much specialization have followed that purpose, making it my business while here to study closely during the six week days, but have not found it needful to do Sunday work, and have reserved that day for visits to a few friends in Boston. These visits and the singing I have done at them have been my chief distraction from books, and on the whole I can say that my life here at \$400 a year has been a pleasant one, and not too greatly burdened with anxiety for the next day. I have had an H. A. A. ticket during three years, but have at no time been a member of the Union, as my visits in town to the friends mentioned have filled my only leisure time.

From this recital I leave you to draw your own conclusions, but in closing let me say that for the man who is willing the weight of Harvard's name need not frighten him into going to any less great or famous college.

Sincerely yours,

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MY DEAR SIR:—

I am very sorry, but I fear that I cannot estimate my expenses for my first year nearly enough for that estimate to be of any service to you, since I neglected to keep any account. I have therefore concluded that it will be better to send only my expenses and the amount I have earned the past year—figures which I can come to a pretty close approximation of, I think.

## YEAR ENDING JUNE, 1904

<i>Expenses</i>		<i>Amount Earned</i>
Tuition . . . . .	\$150.00	Earned during summer vacation . . . . . \$150.59
Room (one-half) . . . . .	50.00	Scholarship . . . . . 150.00
Board . . . . .	79.59	Writing deeds and copying (approximately) . . . . . 10.00
Gas . . . . .	1.55	
Fuel . . . . .	7.50	
Books and stationery (approximately) . . . . .	15.00	
Lockers (one-half in Gymnasium and Locker Building) . . . . .	2.25	
Furniture . . . . .	3.50	
Necessary incidentals . . . . .	25.00	
	<u>334.39</u>	<u>310.59</u>

Under items of expense the sum paid for furniture should not be taken as an average yearly cost. The previous year I spent considerably more upon this item. In my estimation, however, one could get along at a yearly expense of ten dollars, upon the average. I have not included such items as clothing, for they seemed to me hardly such as one would classify under college expenses and because they may be more easily determined in one's own mind by his own tastes than by the expenses of another.

I earned the one hundred and fifty dollars during the summer by manual labor—carpentering,—and I cannot recommend too highly such occupation for a portion of the summer weeks, both as a relaxation to the mind, and as an opportunity to study this phase of life. Had I not been doing my College work in three years, and so not taking more than the required number of courses, I think I should have had time to have earned enough to have covered all my expenses, as, for instance, by serving at Randall Hall. As it was, I preferred to devote the greater share of my spare hours to exercise.

Sincerely yours,

MY DEAR MR. — :—

I entered College in the fall of 1903 with about \$200. Through a friend I secured work in the College Office during the interval between entrance examinations and the opening of College, and about a week after College opened I began waiting on table at Randall Dining Hall, working from twelve to fourteen hours a week. I also obtained a position in a paid choir, but gave this up at the holiday period owing to illness. As a result of the Mid-year marks I was awarded \$150 Price Greenleaf Aid, which served to pay my tuition for the year. Before the final examinations in June I had the good fortune to secure some tutoring, and this furnished me the means of leaving Cambridge in June entirely free from debt.

The following is an approximate account of my expenses and receipts for the College year 1903-04:—

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150.00	Cash on hand at beginning of	
Room (College House) . . . .	42.50	year . . . . .	\$200.00
Light and fuel . . . . .	14.50	Price Greenleaf Aid . . . .	150.00
Board (Randall Hall) . . . .	109.50	Work in College Office . . . .	5.50
Books . . . . .	16.91	Work at Randall Hall . . . .	75.00
Furniture . . . . .	23.39	Singing in choir . . . . .	9.50
Laundry . . . . .	10.50	Tutoring . . . . .	31.00
Incidentals . . . . .	103.70		<u>471.00</u>
	<u>471.00</u>		

In the above account the amount charged to "incidentals" may seem large, but this includes all sorts of things of which I kept no account whatever, and also a balance of about five dollars in my pocket after reaching home in the summer.

During the summer I worked on a farm, and returned to Cambridge this fall with about \$60. I hope to get a scholarship which will at least pay my tuition, am working at Randall Hall again, singing in a choir, and hope to get some tutoring later.

From my experience I find that work at waiting on table is not the best sort of work for a student. He works inside, and is too tired to take exercise in the open air after working an hour and a half in the Hall. The work also totally unfits him to do any sort of mental task until he has had an hour's rest. If a man can get anything else to do, he should take it in preference to waiting on table.

I am, sir,

Very truly yours,

DEAR MR. — :—

In answer to your inquiry regarding my College expenses and how I have met them, I give a statement below for the year which is approximately correct:—

Board . . . . .	\$120
Room . . . . .	50
Tuition . . . . .	150
Books, instruments . . . . .	50
Incidentals . . . . .	100
	<u>470</u>

Of this amount, I paid \$270 from money which I had earned previous to coming here. The balance, \$200, was met by a scholarship.

Thus far I have not secured any work which has materially aided me during the school year. I spent the summer, however, at —, where I

earned about \$170 in the Library of —. The expense of returning home for the summer vacation is too great to be considered in my case.

On the whole, I think the expense necessarily incurred during a year at Harvard need not exceed the expense of a year in a small Western school, in spite of the difference in tuition. The only additional item is the travelling expense. The advantages here in other respects are great enough to warrant this statement, I think, that no man of average ability need stay away from Harvard on account of the expense merely. But if coming some distance from home, and not having friends in the East who could help him in case of need, the prospective student should have about \$500 capital before entering. After one year here he would have no difficulty in paying his way entirely by his own efforts.

Yours very truly,

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DEAR SIR: —

My expenses during the last school year at Harvard were approximately as follows: —

Tuition . . . . .	\$150
Room (one-half, furnished) . . . . .	50
Board . . . . .	120
Washing, books, etc. . . . .	40
	<hr style="width: 10%; margin-left: auto; margin-right: 0;"/>
	360

Of this amount I received \$150 from the Price Greenleaf Fund. I lived comfortably, but I spent practically nothing for luxuries.

During the summer I earned \$52 a month at easy work secured for me by the Appointment Committee. Two of us are doing the same work now and attending school. We get a room free. Our wages pay the greater part of our expenses.

I frequently have chances to earn a dollar or two without interfering with my studies. I have refused to do regular tutoring because my parents wish me to work with my hands and rest my brain in my leisure hours.

I should not advise any man to come to Harvard unless he is able to pay his expenses without outside work the first year, and unless he is able to win a scholarship or pay his tuition each year with money earned before October first. In other words, after a fellow has been in school a year, he ought to be able to earn nearly all his expenses except his tuition.

Very truly yours,

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MY DEAR MR. — : —

I am very glad to furnish you with any information I can about my expenses. I entered College rather unexpectedly, and was enabled to do so chiefly by the generous offer of a friend to make up to me what sums I might need at any one time, on very easy terms. So I was not under the immediate need of finding work here, and of earning my way as I went along — a course which I thought then, and still think, now that I have had a chance to observe its effect on other students, very commendable when absolutely necessary, but very disadvantageous to college studies and college life, when it can be avoided. On the other hand, the money thus advanced was a debt that must be paid some time, so that I felt the need of living economically and keeping it as small as possible.

Thus my expenses for the past two years have been about equal. In all, they have footed up to within \$470 or \$480 per annum, excluding only clothes, and my board two days a week (Saturday noon to Monday noon) which I spent at home. The sum was made up somewhat in this way: —

Tuition . . . . .	\$150
Room rent (no room-mate) . . . . .	70
Fuel (usually from a ton to a ton and a half of stove coal, and a small amount of wood) . . . . .	\$10 to 12
Light (gas) . . . . .	2
Board (at Memorial) . . . . .	135 to 140
Fares (to and from home) . . . . .	12
Laundry (linen only), from . . . . .	6 to 7
Harvard Union . . . . .	10
Japan Club . . . . .	2
Religious Union . . . . .	1
Books (chiefly second-hand), about . . . . .	20 to 25
Sundries (including carfares, magazines, news- papers, stationery, theatres, games and enter- tainments, subscriptions, and occasional articles of clothing), about . . . . .	50
Total . . . . .	468 to 481

Regarding these I would say that the room rent might easily have been halved, by having a room-mate; but I happened to know no one, and objected to a stranger. My board was perhaps larger than necessary, and at Randall might have been made from \$30 to \$40 less. The \$12 for going home every Sunday was somewhat of a luxury, but was compensated for by the saving in laundry, most of which was done at home. The expenses for societies and clubs was not necessary, but, I think, not unreasonable. The expenditure for books was, chiefly owing to the kind of courses I took, rather small; and sundries, of course, could have been made very much smaller or larger, according to any one's tastes or necessities. I could, I think, have reduced the total to \$375 to \$400 without actually hurting myself.

As to the credit side of the account, I have earned practically no money in College, except in scholarships. My second year I received a First Group Scholarship of \$250, more than half my expenses, and this year I have received a smaller one, the exact amount of which I do not yet know. I did not apply for Price Greenleaf Aid, and, as all my money was received through my parents, I cannot say anything about its source.

I have tried, though not very strenuously, to get work here in Cambridge, — particularly in tutoring. In regard to this, I should say, after careful inquiry, that the chances to-day for a single undergraduate, who has not a large acquaintance among students who are always on the shady side of a D (which I did not have), were very poor indeed. The graduate and professional tutors have absorbed all the business. Other work I have not much sought, and cannot speak with any authority on the chances of obtaining it.

This explains fairly well my position in respect to the financial side of college. I think that, on the whole, the course I have taken has been satisfactory to myself and my friends.

Yours very truly,

DEAR MR. — : —

I have not kept a strict account of my expenses and receipts since I have been in College, but I know pretty nearly how much it has cost me during my Freshman and Sophomore years.

My term-bills for my Freshman year amounted to \$330.12, itemized as follows : —

Tuition . . . . .	\$150.00
Room rent . . . . .	45.00
Board . . . . .	<u>135.12</u>
	330.12

But besides these items there were many other necessary expenses, such as for clothes, laundry, car-fare, etc., which, at a low estimate, amounted to \$100. My total expenses for the year, then, were not far from \$430, and to keep them down to this figure I had to economize all the time.

During my Freshman year I earned \$80 by taking care of the Harvard Union Library four nights each week and Sunday morning, and about \$125 doing stenographic and typewriter work. This, with \$150 Price Greenleaf Aid which I got from the College, and \$50 which I had saved, enabled me to finish my first year with only a small debt on my hands.

In my Sophomore year I did not fare so well, because this year I got no aid from the College, while my expenses remained about the same.

With my library work and what stenographic work I could pick up from the students I earned about \$250 during the year. This sum, you will see, was insufficient to meet my expenses, so I had to put off paying

my last term-bill until the beginning of my third year, when I used the money I earned during the summer to pay it.

The extra work I am obliged to do takes up much of my time, so that I am unable to do as well with my college work as I should like. Unless a fellow has an exceptionally strong inducement to come to college, I should advise him not to enter if he has no money ahead, and does not see his way clear to earning the greater part of his expenses each year, as the trouble and worry of paying one's college bills, when relying on one's own resources only, are a strong deterrent from doing efficient college work.

Very sincerely,

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DEAR MR. —:—

In response to your letter of recent date, I am glad to give a financial statement of my College career.

I began saving money to pay my College expenses during my Senior year at high school, and by working for a year after graduation I accumulated \$380 to start with. I think it is well for a fellow who is young at graduation from "prep." school to devote a year to work rather than to enter college immediately, for by following the former course he is not compelled to spend valuable time in his Freshman year earning money when he should be winning high rank in his studies and broadening by contact with his fellows. Freshman year I lived at home, so my experience is of no value to most men; however, I managed to end the year with more money than when I began it.

Sophomore year I had a College room. My expenses, besides tuition, were: board, \$125; rent and care of room, \$25; light, heat, and furnishings, \$40; clothing, etc., \$80; books, \$35; car-fares, \$25; luxuries and pleasures, \$25; being altogether a little over \$500. This covers my entire expenses for the year, and is, if anything, a bit below the average, as my room rent of only \$25 is exceptional. During the same period, by working during the summer vacation and odd jobs during term-time, I earned about \$170, not including my scholarship, thus being less by about \$330 than my expenses.

Very sincerely yours,

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DEAR SIR:—

Remembering the help and advice I received from the previous edition of this pamphlet, I am only too glad to contribute to the new edition what little I can give.

Previous to my entrance into the Freshman class last year, I received Price Greenleaf to the amount of \$200. During the summer I earned \$90 teaching manual training in the summer schools of one of our large

cities. Hence, upon entrance I had \$290 to my credit. During the college year I managed to secure \$75 worth of tutoring. Total: \$365.

My expenses (as I now remember them, for I kept no exact account) were:—

Tuition . . . . .	\$150	Books . . . . .	\$10
Board . . . . .	125	Travelling expenses . . . . .	30
Room (half) . . . . .	50	Laundry . . . . .	10
Extra half-course . . . . .	10	Furniture . . . . .	5
Locker . . . . .	2	Athletics, fees, etc. . . . .	10
Infirmary . . . . .	4	Incidentals . . . . .	25
Fuel and light . . . . .	5		<u>436</u>

This is a fair survey of how the expenses of a college year run. In most cases, generally, I would advise a student to do whatever extra work he intends to do in the way of earning money during the summer vacation. He not only has more time and leisure and increased opportunities, but is afterwards free from distraction during term time. Not that there are no opportunities nor extra time enough during the college year to do various things in the line of work, but that it is better to devote one's entire time to College and all that goes with it during College time, and when the time for earning money comes, to enter into it with heart and soul. It seems best to keep school and the business world more or less separated, for the bustle of the latter does not always harmonize with the calm of the former to good effect.

This year—my Sophomore year—I have a \$250 scholarship, \$90 from my summer teaching, and tutoring engaged for to the amount of \$100. I might here remark that tutoring, while it pays well, is not so easy to obtain as are the countless other positions which are open to the student, but which, although remunerative, take up more time. No student who is not afraid of work should hesitate to come to Harvard, especially if he has \$150 or so assured beforehand to meet the necessary expenses at the very beginning. The first year is the hardest; after that it becomes easier sailing.

Very truly yours,

DEAR SIR:—

My College expenses last year were approximately as follows:—

Tuition . . . . .	\$150.00
Room (one half) . . . . .	75.00
Board . . . . .	120.00
Incidentals . . . . .	50.00
Club dues, subscriptions, etc. . . . .	30.00
	<u>425.00</u>

I was able to meet these expenses with what money I could earn or borrow.

My receipts were as follows:—

Loan Fund . . . . .	\$ 75.00
Evening school . . . . .	125.00
Work furnished by Employment office . . . . .	30.00
Saved from summer work . . . . .	100.00
Work for Gas Company . . . . .	50.00
Borrowed from a friend . . . . .	45.00
	<u>425.00</u>

There is no reason why a strong fellow, in good health, should not go to Harvard without much financial aid from his parents. There are plenty of chances to get good remunerative work, and there is the Loan Fund for those who are not successful in competing for scholarships.

Yours very truly,

DEAR MR. —:—

The following is what I consider to be a fairly accurate statement of my College expenses for my Freshman year, 1905-06:—

Tuition . . . . .	\$150.00	Room (alone). . . . .	\$ 80.00
Board (one-half at Randall) . . . . .	70.00	Travelling expenses . . . . .	12.00
Board (one-half at Memorial) . . . . .	100.00	Laundry . . . . .	15.00
Infirmary fee . . . . .	4.00	Incidentals . . . . .	54.83
Books . . . . .	10.00		<u>495.83</u>

To meet this expense, I secured \$150, Price Greenleaf Aid, which, with what money I had on hand from my previous summer's work, kept me from the necessity of too heavy and frequent financial demands upon my parents. The figures for the expenses of my Sophomore year are not at hand, but as I remember, the expense of that year was higher owing to additional tuition fee, more expensive room and the furnishings for same.

At present I hold a scholarship, and am able to earn a considerable amount by summer work, thereby considerably diminishing the size of any future debts for my education. Although the opportunities for earning money at Harvard are many and generally not unpleasant, from my observations of three years I would strongly advise any man coming to Harvard to first be sure of his ability to meet the expenses of his Freshman year without too much work and worry and consequent-injuring of chances for a scholarship for the next year. I have seen men come to College with practically no finances to rely upon, and yet be able to keep up their work and meet expenses; but from talks with these men, I am confident that they would not recommend that course to another man similarly situated. As I said before, there are great advantages at Harvard for making money, but no student of good abilities

should allow such work to materially affect his work in his courses, and injure his chances of winning one of the numerous scholarships, for, after all, as one hears it said so often here at Harvard, "The best person to work for is the College Office." Trusting that this somewhat personal information will be of use to some man entering College, like myself, with limited financial support, I am

Yours very truly,

DEAR SIR:—

Although I have kept a careful account of my expenses at Harvard, I hardly think that it will prove valuable to the majority of those about to enter College, for I have lived at home throughout my entire course and, accordingly, I have not had to consider the expense of board and room, the largest items of expenditure with the exception of the tuition fee. Nevertheless I will enclose a tabulated list and let you judge of its usefulness for yourself.

	1904-05	1905-06	1906-07
Tuition . . . . .	\$150.00	\$150.00	\$150.00
Stillman Infirmary fee . . . .	4.00	4.00	4.00
Books . . . . .	36.58	20.17	10.00
Carfare . . . . .	22.40	21.00	19.45
Miscellaneous . . . . .	24.40	26.95	27.10
	<u>237.38</u>	<u>222.12</u>	<u>210.55</u>

The first year my book bill was larger than any other year, because I had to buy several large dictionaries, for I intended to make a specialty of language work. These books have proved useful throughout my entire four years' course, but anyone who was willing to do all his work in the College Library (helped, perhaps, by the cheap, but very handy pocket dictionaries) could get along with much less expense. The first two years I took six courses each year, so that I had to buy more books than in my Junior year, when I took only four courses; moreover, a friend, by generously lending me all the books required in one course, saved me quite an expense in that year.

I should certainly advise any newcomer to buy as many books as he can, second-hand, especially foreign books, which are usually so cheaply bound that no real advantage would be obtained by buying them new.

The only other items I need explain are those lumped together under the heading "miscellaneous." I have always had to stay at College at least two afternoons a week, and my lunches (taken at different places) are placed under this heading. This also includes such items as H. A. A. ticket, locker fee, class dinner, etc. The first year I did not have an H. A. A. ticket, but I think it would be wise for everyone (especially a fellow living at home and not getting any of the dormitory life) to buy

one of these tickets, for at the big foot-ball games as at no other time one feels his spirit of enthusiasm and regard for Harvard quickened and finds a means of expressing it in song and cheer.

For three years I did not belong to the "Union," but I should advise everyone to join this as a pleasant place for study, reading, recreation, conversation, etc. Its advantages are no less real because they cannot be computed in dollars and cents.

In meeting the expenses quoted above, I have relied on my ability to win scholarships and have not tried to do anything in term time, especially since I have had to do outside reading for honors. In the summer I have endeavored to improve my physical condition by staying outdoors as much as possible. Last summer I earned \$75 by tending a number of houses, keeping the lawns cut, etc., and managed to get a little vacation before returning to College. In my Sophomore year I obtained a scholarship of \$150, the next year one of \$250, and this year one of \$300.

These expenses are strictly *College* expenses, and no account has been made of laundry, clothing, amusements not strictly college, nor any of the small items which tend to swell expenses.

Although I feel that this account can be of little value to the great majority of students, I have been very glad to answer your letter as best I could.

Very sincerely yours,

DEAR MR. —: —

I gladly reply to your request regarding the matter of students' expenses at Harvard, and hope that the information may be of some use to you, as your publication is, as I happen to know from my own experience, of much value to prospective Harvard students.

During my Freshman year my expenses were approximately as follows: —

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150	Harvard Club of — Scholar-	
Board . . . . .	144	ship . . . . .	\$200
Room . . . . .	70	Price Greenleaf Aid . . . . .	150
Railroad fare . . . . .	40	Mother . . . . .	100
Books . . . . .	20	Kind aunt . . . . .	50
Union dues . . . . .	10		500
Laundry . . . . .	10		
Infirmary fee . . . . .	4		
Clothing . . . . .	10	(Under "Incidentals," which forms quite	
Incidentals . . . . .	50	an item, come postage, games, theatres, car-	
	508	fares, and other small items which soon loom	
		large <i>in toto</i> .)	

When I left College at the end of my Freshman year, I had a very small debt which was easily met. But during the following summer I

made no money — largely because I was engaged in an enterprise which was good-paying but unfortunately I was under heavy expense, too, and could save nothing. I returned to College, however, through the kindness of the Dean, who loaned me enough to meet tuition. This is the record of Sophomore year: —

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$180	Beneficiary Fund . . . . .	\$50.
Board . . . . .	130	Tower Fund . . . . .	40
Room . . . . .	45	Loan Fund . . . . .	75
Railroad fare . . . . .	20	Mother . . . . .	100
Books . . . . .	5	Randall Hall . . . . .	125
Union dues . . . . .	10		<u>390</u>
Laundry . . . . .	10		
Clothes . . . . .	10		
Infirmary . . . . .	5		
Incidentals . . . . .	50		
	<u>465</u>		

At the end of this year I left Harvard considerably in debt, but managed to earn \$100, and saved most of it during the summer. I paid my term bill then, and returned to College by means of a scholarship, which I now hold for the second time, from the Harvard Club of —. This year my expenses will probably range around \$550, divided as follows: —

Tuition . . . . .	\$190	Laundry . . . . .	\$10
Board . . . . .	130	Clothes . . . . .	25
Room . . . . .	70	Infirmary . . . . .	4
Railroad fare . . . . .	40	Incidentals . . . . .	50
Books . . . . .	—	Laboratory . . . . .	5
Union dues . . . . .	10		<u>534</u>

I shall leave Harvard considerably in debt this year, but as I shall have completed my course I shall have plenty of opportunities to pay my debts to the University, to the Harvard Club, and to private individuals who have loaned me \$5 or \$10 when I needed it badly. I may say, also, that I think it advisable for a poor student to take the A. B. degree in three years, if he possibly can manage it, unless, perhaps, in the case of those who intend to lead a scholastic rather than a professional or business life. The reason for this is that a year's time saved means, when measured in terms of money, at least \$1000. It also leaves one free to begin life untrammelled at the end of the regular four years.

Sincerely yours,

---

DEAR SIR: —

I have lived during my College course on a somewhat different plan from the great mass of men. My mother and I wished to be together and, therefore, we rented a six-room apartment beyond the Divinity School. While the cost for the family is greater here than in Ohio, the cost of my rooms and board is much less than that of most men. I have been taking six courses this past year, so that my tuition alone has been high. I have spent a considerable amount on incidentals of which I have kept no record, but the following are my chief items of expenditure for the past year: —

Room-rent (one-third) . . . . .	\$ 75
Board (one-third) . . . . .	60
Tuition . . . . .	200
Clothing . . . . .	110
Union, books, subscriptions, etc. . . . .	40
	<u>485</u>

I have not gone back to Ohio but a visit in New York brought some travelling expenses, and with such incidentals as magazines, a few dances, theatre, gifts, etc., I have spent a total of about \$600.

This has been met by \$200 won in a scholarship, \$300 profit from vacation-work selling books, and the remaining \$100 from my mother.

Respectfully yours,

DEAR SIR: —

I regret that, owing to a slight illness, I have been unable to answer your letter of the sixth instant sooner. I am glad to be able to give you a fairly close estimate of my expenses and receipts during my first two years in College, as follows: —

1905-06

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150.00	Savings . . . . .	\$300.00
Room rent . . . . .	70.00	Price Greenleaf Aid . . . .	225.00
Board (Randall) . . . . .	95.00	Clerical work . . . . .	20.00
Fuel and light . . . . .	12.50	Other work . . . . .	6.00
Washing . . . . .	15.00	From home . . . . .	50.00
Clothes . . . . .	35.00		<u>601.00</u>
Furniture . . . . .	20.00		
Books . . . . .	15.00		
Infirmary fee . . . . .	4.00		
Incidentals . . . . .	30.00		
	<u>446.50</u>		

This does not include travelling expenses, which were provided by kind relatives. Such expenses, of course, depend upon the individual case. I roomed in a dormitory and got most of my furniture from the Loan Furniture Association. My savings had been accumulated during a year spent as a bookkeeper after graduation from high school. The clerical work consisted in addressing invitations and circulars, and in work in a Boston department store. The other work was scene-shifting at amateur theatricals.

1906-07

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$170.00	Balance, 1905-06 . . . . .	\$154.50
Room and heat (half) . . . . .	72.50	Scholarship. . . . .	250.00
Board (Randall) . . . . .	110.00	Tutoring . . . . .	70.50
Clothes . . . . .	50.00	Other work. . . . .	20.00
Washing . . . . .	15.00	Summer work . . . . .	100.00
Light (half) . . . . .	1.50	From home . . . . .	51.00
Furniture . . . . .	15.00		<u>646.00</u>
Books . . . . .	10.00		
Incidentals . . . . .	52.00		
Infirmity fee . . . . .	4.00		
	<u>500.00</u>		

My experience has been that it is best to come to College with the needs of the first year provided for. A man may earn considerably more money by outside work than I earned; but this keeps him from his studies. Thus by preventing one from getting a scholarship, this work is often a positive loss, and also keeps a man from getting the full benefit of his education. Tutoring is the most profitable outside work, but is hard to get, in paying amounts, until at least the Junior year. A poor student necessarily loses a great many social and other advantages, which, however, are not essential.

For the present year I am almost entirely provided for by a scholarship of \$300, a prize of \$250, and my balance from Sophomore year. I have a considerable amount of tutoring in sight, also.

Hoping this information may be of use for the pamphlet, I am

Very truly yours,

MY DEAR MR. —:—

I shall be very glad to tell you anything that may be of use to you in regard to my expenses and how I met them. I was admitted to advanced standing as I came from another college. The following is an exact account of my expenses and receipts for my Sophomore year:—

*Expenses*

Tuition . . . . .	\$150.00
Infirmary fee . . . . .	4.00
Board (Randall Hall) . . . .	116.64
Room (one-half), furnished .	34.00
Books and stationery . . . .	29.46
Laundry . . . . .	4.30
Sundries, such as clothes, fares, fees, and incidentals	63.00
Total expense . . . . .	<u>401.40</u>

*Receipts*

Cash on hand from summer's work . . . . .	\$200.00
Waiter at Randall . . . . .	122.68
Tutoring . . . . .	23.75
Received from home . . . .	18.40
Scholarship . . . . .	150.00
Total cash received . . . .	<u>514.83</u>
Balance cash on hand . . . .	<u>113.43</u>
	<u>401.40</u>

These are actual College expenses, exclusive of my fare coming here, which was \$35. I attended ——— in ——— for two years before I came here, and I find I can get through just as easily here as I could there, if anything easier. While my expenses are greater, the opportunities for earning money here are also vastly greater than in a small College. And you get better pay for what you do. For example, I received seven cents an hour for work in the dining-hall out there, while here I receive twenty-five cents an hour. And then, to the man who is willing to work for it, the scholarships and prizes offer an easy means of getting money. I secured a Price Greenleaf of \$150 on my mid-year marks; and for this year I have another Price Greenleaf of \$300, as a result of my final grades. High grades are by no means unattainable; and along with high grades comes the opportunity of tutoring, and this is a well-paid work.

My expense account while low is not exceptional. I find many fellows getting through on the same or even less. It is simply a matter of excluding the non-essentials. I am practically self-dependent, and I find that I could get through Harvard fully as easy as I could through a smaller college, even if there were no scholarships to be had. However, as it is, any one with a very small amount of industry can win a scholarship which will offset his tuition and even more. Therefore, I would urge the student who has to earn his way through College, to come here by all means, even if he has to come 1,700 miles to get here as I did; for here he has all the advantages of a large university, and he can get through easier than he can in a smaller college.

Sincerely yours,

\_\_\_\_\_

DEAR SIR:—

I entered Harvard with advanced standing, coming from the ——— School. This fact helped me in procuring scholarships for my two years in College.

I also come from ——— and this fact enabled me to borrow money from the ———.

The last half of my first year I gave up outside work so as to do well in my studies and retain my scholarship.

Last summer, instead of working, I took the two courses in the Harvard Engineering Camp, thereby making my work much easier this year, and giving me a greater opportunity for earning money during the College year.

My expenses are briefly set forth as follows: —

#### JUNIOR YEAR, 1906-07

<i>Resources</i>		<i>Expenses</i>	
Teaching (1905-06) . . . . .	\$200	Tuition (half-course extra) . .	\$160
Hotel (summer 1906) . . . . .	80	Laboratory fees . . . . .	20
Waiter at Randall (four months) . .	48	Room . . . . .	30
Normal School Scholarship . . . .	150	Heat and light . . . . .	6
Loan. . . . .	50	Furniture . . . . .	20
	<u>528</u>	Books and supplies . . . . .	26
		Board at Randall . . . . .	100
		Personal . . . . .	120
			<u>482</u>

#### HARVARD ENGINEERING CAMP

<i>Resources</i>		<i>Expenses</i>	
— Association . . . . .	\$50.00	Tuition . . . . .	\$102.50
Loans from relatives . . . . .	65.00	Books . . . . .	5.00
Cash . . . . .	25.00	Other expenses . . . . .	20.00
	<u>140.00</u>		<u>127.50</u>

#### SENIOR YEAR, 1907-08

<i>Resources</i>		<i>Expenses</i>	
Scholarship. . . . .	\$150	Tuition . . . . .	\$150
Loan from relative . . . . .	100	Room . . . . .	70
Summer work (2 weeks) . . . . .	25	Light . . . . .	2
Randall (three months) . . . . .	15	Furniture . . . . .	8
Teaching (Y. M. C. A.) . . . . .	60	Board at Randall (estimated). .	120
Teaching (in Cambridge) . . . . .	5	Books . . . . .	10
Position as companion (est.) . . .	250	Graduation (estimated) . . .	75
Miscellaneous . . . . .	10	Personal . . . . .	160
	<u>615</u>		<u>595</u>

My expenses might have been cut down considerably, if I had not taken in such things as the Union, foot-ball and base-ball games, etc. I could probably have gone through my first year on \$425, and my last year on \$550, if I had cut off every unnecessary expense.

Yours truly,

DEAR SIR :—

Owing to the fact that I have no sure account of my expenses outside of my term-bills which have been issued for last year, it is hard for me to make the account of my yearly expenses with detailed accuracy. Still what I can give of help, I give gladly. Since I live within thirty-three miles of the University, I was able to go home often last year, and by so doing was enabled to lessen my expenses. I entered College fairly well equipped with various articles, as necessary and helpful books, a student's lamp, small furniture for a room, etc. — things which I had collected during my days at the preparatory school. I also entered with enough clothing to carry me through the year.

I shared one large room with a fellow student. This room was on the second floor of a private house, well located on — Street, within three minutes' walk of College Yard. Several other students were in this house. I chose Randall Hall as my boarding place.

I would say that my room was well heated, lighted by gas, well furnished and cared for.

Below are my expenses for my Sophomore and first year at Harvard:—

Tuition . . . . .	\$160.00
Board (Randall Hall) . . . . .	74.03
Room . . . . .	62.50
Fees . . . . .	6.00
	<u>302.53</u>

My entire expenses for the year did not reach the sum of \$350. I lessened this amount with one hundred dollars of my own money, the remainder was given by my parents. During the summer and various holidays, I assist my father in his business, and thus help to meet some of my expenses. This year I am in a College dormitory. My expenses for the half-year have reached \$151.36.

Yours very truly,

DEAR SIR:—

My expenses for last year were as follows:—

Tuition . . . . .	\$170	Stillman fee . . . . .	\$4
Board . . . . .	125	Laundry . . . . .	20
Room . . . . .	72	Clothes . . . . .	25
Furniture . . . . .	75	Books . . . . .	15
Harvard Union . . . . .	10	Incidentals . . . . .	54
			<u>570</u>

This is somewhat higher than necessary, but you will notice I took an extra course, and the furniture should be divided by four. As you might say, I took life "easy," thinking it better to work for a scholarship.

I came to College with \$470 earned in a wholesale hardware house, received \$150 Price Greenleaf Aid at Mid-years and \$20 from my parents

at Christmas. This left a balance of \$70. During the summer I earned \$70 as a bell-boy in a summer hotel — for most boys there are better and more pleasant ways of earning money than this. Then I received a scholarship of \$225, making \$365 to meet this year's expenses, which will be about \$500. So far I have done some typewriting and clerical work.

It seems strange to me that more boys don't come from the far west — especially is it strange why many will come 1500 or 2000 miles to the middle western schools and still think it too far to come to Harvard. After the railroad fare is paid, the Westerner is on the same plane with the Easterner as to expense. Many Easterners work their way through, and I see no reason why the Westerners can not accomplish as much. Those who are deterred from coming because of the expenses to be met after they get here, surely do not fully realize that there is no place in the country where so many scholarships are open to good students. Many Westerners perhaps think they can have a better time on the money at their local western schools, but if they have to work their way at all, they can do it better at Harvard. Indeed, even were this not the case, the many advantages of Harvard as a university, and of Boston as a city, are more than worth the extra effort which might be necessary. It must be admitted that there are inconveniences attached to coming so far, but I believe the Westerners now here will agree with me in not regretting the inconvenience.

Perhaps it would be well to suggest to the Far Westerners who feel unable to come because of expense that they get a better idea of the opportunities here, by corresponding with Westerners now here whose names they might secure by writing to you or to the Appointments Office.

Yours respectfully,

DEAR SIR: —

My expenses during my first three years in College, as far as I can give them in detail, have been about as follows: —

	1904-05	1905-06	1906-07
Tuition . . . . .	\$150.00	\$150.00	\$190.00
Room . . . . .	95.00	95.00	96.25
Food . . . . .	38.00	45.00	68.00
Travel . . . . .	23.00	40.00	46.50
Books, stationery, etc. . .	25.00	25.00	31.00
Social expenses . . . . .		7.00	29.00
Laboratory fees . . . . .		5.00	38.25
Gymnasium locker . . . .		2.75	2.00
Infirmary fee . . . . .	4.00	4.00	4.00
Membership in Union . . .			10.00
Miscellaneous, average about	30.00	30.00	30.00
Clothing, average about . .	85.00	85.00	85.00
	<u>450.00</u>	<u>488.75</u>	<u>630.00</u>

The item for clothing includes expenses for the summer vacations; the other items do not. The last two items are only estimated; the others, subject to the explanations below, are very nearly correct.

My room was in a private house, and the amount stated for room-rent includes heat, light, and care of the rooms. As my home is only about thirty miles from Cambridge, I went home every other week during most of my Freshman year, and every week after that, so that the amount set down for food is for only about five and a half days in the week during term-time, and does not include vacations. For the first half of my Freshman year I boarded at Randall; during the second half of the year I took my meals at my room; in my Sophomore year I took one meal a day at the Quincy Lunch or the Dunster Café, and the others in my room; and during my Junior year I boarded at Randall. My laundry-work was done at home, so that I can give no account of that; and there were a few doctor's bills incurred at home, of which I have no record.

During my first three years I held scholarships amounting to \$725, and received about \$45 for tutoring, part of which I did during the summer of 1905. The rest of the money I received from my father.

I attended the Summer School in 1905, my total expenses there being about \$50.

My total expenses for this year, aside from graduation expenses, will probably not be very different from those of last year; and I hold a larger scholarship this year than before.

Sincerely yours,

DEAR SIR:—

*Expenses, 1905-06*

Tuition: fees and examination expenses . . . . .	\$174.58	Clothes . . . . .	\$46.55
Board: from day of leaving home to return . . . . .	187.96	Books and stationery . . . . .	26.96
Rent . . . . .	65.00	Travelling and postage . . . . .	32.14
Gas . . . . .	4.43	Laundry . . . . .	22.63
Coal . . . . .	19.18	Fees and subscriptions . . . . .	23.55
Furniture . . . . .	130.13	Athletic goods, lockers, etc. . . . .	10.50
		Theatre . . . . .	7.45
		Necessary miscellanies . . . . .	11.08
			<u>762.14</u>

This includes every expense in any way connected with my College life; sundries amounting to \$39.87 should be added for the total expenses of my Freshman year, — September 15 to June 20, — \$802.01.

This could have been reduced in several items. I could have saved in rent and in furniture expense by taking a room-mate. On the other hand I have used new furniture, have needed to add little to it, and

now after three years could get \$75 for it; I think, therefore, that it pays to buy furniture thus, provided that one uses it carefully. The board-bill would have been \$50 lower had I gone to Randall instead of to Memorial. In books, also, a saving could have been made by buying second-hand books, or by selling those used.

*Receipts, 1905-06*

Cash, Sept. 15, '05 (saved in six years' work as drug clerk after leaving school) . . . . .	\$1200.00
Copying notes . . . . .	4.00
Leasing desk-room . . . . .	17.50
Greek play . . . . .	6.75
Proctor — Law School Examination . . . . .	6.00
Clerical work (Hasty Pudding) . . . . .	1.00
Gifts from home . . . . .	20.00
Interest . . . . .	25.96
	<hr/>
	1281.21

Owing to ignorance I missed many opportunities to earn small amounts, and did not even apply for a monitorship. I did not look for any continuous work, because I wanted to put all my time on studying, without serious hindrance.

During the summer I earned \$199 in the drug business, and cleared \$100.

*Receipts, 1906-07*

Cash: Sept. 26, '06 . . . . .	\$577.05
Work for subway engineer . . . . .	5.25
Coöperative dividend . . . . .	3.22
Monitorship . . . . .	14.20
Gifts from home . . . . .	135.00
Interest . . . . .	6.21
	<hr/>
	740.93

Through misunderstanding the rules I failed to get a scholarship this year, and at the end had only \$100. During the vacation, 1907, I cleared about \$40 to \$50 by selling books.

*Expenses, 1906-07*

Tuition and Stillman fee . . \$194.00	Books . . . . .	\$47.17
Rent . . . . . 75.00	Travelling and postage . . .	16.50
Gas . . . . . 3.38	Laundry . . . . .	18.03
Coal . . . . . 6.50	Fees and subscriptions . . .	13.85
Furniture . . . . . 3.58	Athletic expenses . . . . .	17.00
Board . . . . . 103.74	Theatre . . . . .	4.60
Clothes . . . . . 6.85	Miscellaneous . . . . .	4.75
		<hr/>
		514.95

Sundries would bring this to \$535 for my Sophomore year. This represents a saving of \$265, due to reduction in board-bill — by eating at Randall, — and to the fact that I needed no furniture or clothes.

These figures represent the expenses of one living 350 miles from home, so that no saving in board and laundry is possible. Any student in that position can live independently and comfortably on \$525 to \$550 a year, with enough to eat, enough to wear, a comfortable room, clean books, and a share in the general life of his College, with a little amusement in addition. He cannot very well join any clubs, cannot subscribe to every paper, and must on the whole watch every cent. If willing to apply himself even moderately, he should be able to secure scholarship aid of \$200 to \$250 a year, and to earn — and save — \$100 a vacation, and \$25 to \$50 a term. \$250 a year is, therefore, all that one should need in the way of outside help.

DEAR SIR: —

My expenses for 1906-07 were approximately as follows: —

Room (one-half) . . . . .	\$62.50	Furniture . . . . .	\$ 40.00
Board . . . . .	85.00	Tuition . . . . .	150.00
Heat . . . . .	15.00	Laboratory fees . . . . .	20.00
Light . . . . .	1.50	Incidentals . . . . .	30.00
			<u>404.00</u>

These expenses I met by a scholarship (Normal School Scholarship) of \$150; by working during the summer vacation. Certain musical “jobs” netted me some money, and with a little aid from my parents I paid all my bills.

This year’s expenses will be greater because of my graduation from College and the numerous expenses it entails. I cannot definitely say what they will be.

This term passed they were: —

Tuition . . . . .	\$150.00	Room . . . . .	\$ 62.50
Laboratory fee . . . . .	10.00	Heat and light . . . . .	15.00
Board . . . . .	34.00	Incidentals . . . . .	25.00
			<u>296.50</u>

I received a scholarship of \$275, and this coupled with my earnings last summer will go a large way toward covering my expenses.

Sincerely,

MY DEAR MR. —: —

During my Freshman year I kept a detailed account of my expenses and receipts, and although I did not retain the record, I remember quite distinctly the main items and their amounts, which were as follows: —

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$150	Price Greenleaf Aid . . . . .	\$150
Suite (one-third) . . . . .	30	Clerical work . . . . .	65
Board . . . . .	95	Aid from home . . . . .	152
Books and stationery . . . . .	12		<u>367</u>
*Carfare . . . . .	30		
*Sundries . . . . .	50		
	<u>367</u>		

If I were to advise a student who expected to partially earn his way through Harvard College I should urge him by all means not to limit himself to the above amount. I did not attend theatres, or class dinners, or join the Union, and this is bad, especially for a man who is not in a dormitory, for he fails to get in touch with his class and misses much that the University has to give him in the way of outside lectures, etc. I believe a fairly capable fellow might well spend and earn as follows: —

<i>Expenses</i>	
Tuition . . . . .	\$150
Room (one-half) . . . . .	60
Union fee . . . . .	10
Board . . . . .	110
Books . . . . .	10
Sundries (excluding clothes) . . . . .	100
	<u>440</u>
<i>Earnings</i>	
Price Greenleaf Aid or Scholarship . . . . .	\$150 (or perhaps more)
Tutoring or clerical work . . . . .	125
Earned during summer . . . . .	90
Deficit . . . . .	75
	<u>440</u>

Hoping this may be of some use to you,

I remain yours respectfully,

\* Sundries does not include clothing. Note also that the item of carfare might be omitted by some nearby men.

DEAR SIR: —

In reply to your request of the sixth inst., am glad to give you the exact figures of my expenditures in my Freshman year, and an approximate amount of those of last year. In my first year, I lived in a private family where I got a room for eighty dollars (one-half), including furnishings, heat, and light, and board at four dollars per week.

Board (at \$4 per week for thirty-nine weeks) . . .	\$156.00
Tuition and Infirmary fee . . . . .	154.00
Room (share). . . . .	80.00
Laundry . . . . .	26.60
Books and note-books . . . . .	28.20
Other expenses (including H. A. A. Ticket, Coöperative membership fee, <i>Crimson</i> subscription, amusements, articles of clothing, pressing, fares, etc.) . . . . .	66.47
	<hr/> 511.27

As I had ready \$500 to pay my first year's expenses, I got along easily, and devoted my time mainly to studying. During the summer I earned about \$80 as waiter and clerk at a resort hotel. This, with a \$225 scholarship which was awarded me, and \$200 from my father, made \$505. My expenses in 1906-07 were about twenty dollars more than the year before (I haven't the figures in Cambridge), a deficit which I made up by a little tutoring last summer.

From my experience I should say that it would not be easy to get along on less than five hundred dollars a year, and that if a student desires to make the most of his academic opportunities, he has no time for *fixed hours* of outside work. Unless an income of about that amount is assured, it is best to complete the course in three years.

Very respectfully yours,

DEAR MR. —: —

Kindly excuse my delay in answering your request, my examinations have taken up all my time.

In 1905-06, I lived with my parents, and a Price Greenleaf Aid of \$150 paid for my tuition. My food I got at home, and my car-fares and clothes I paid for by working during the summer of 1905.

The report which I submit for 1906-07 is not strictly accurate, as I have no memoranda except my term-bills, and these merely explain my expenses. However, the approximation as a whole is not very far out of the way.

<i>Expenses</i>		<i>Receipts</i>	
Tuition . . . . .	\$160.00	P. G. Aid . . . . .	\$50.00
Rent (one-half) . . . . .	72.50	Loan . . . . .	70.00
Food (Randall Hall) . . . . .	116.67	Monitorships (three) . . . . .	25.00
Sickness at Stillman . . . . .	14.60	Brooks House work . . . . .	20.00
Regular fee for Stillman . . . . .	4.00	Summer work . . . . .	265.00
Gas bill (one-half) . . . . .	2.83	Work at odd moments	
Sundries (laundry, theatres, carfares, etc.) . . . . .	74.40	(Class-day, office, etc.) . . . . .	15.00
	<u>445.00</u>		<u>445.00</u>

In summing up, I should say that \$400 a year carries one through Harvard very well, and gives a little for luxuries besides. I should advise any ambitious student having the funds to meet his first year's expenses to attend; if he has the right spirit in him, he will find plenty of ways of earning the money for the last three.

Hoping this may be of service, I am

Sincerely yours,

DEAR SIR: —

An opportunity to furnish some information which may aid a man in deciding to come to Harvard is a most acceptable one. It is only too small a share in helping to describe the advantages of Harvard.

When I entered College in my Freshman year I had \$140 which I had saved previously. My family furnished me with a large part of my clothing, and because I lived only about twenty miles from Cambridge, it was possible for me to have my washing done at home. The following shows my account for that year: —

<i>Expended</i>		<i>Received</i>	
Tuition . . . . .	\$150	Saved previously . . . . .	\$140
Room (furnished, lighted, heated) . . . . .	70	Price Greenleaf Aid . . . . .	125
Board . . . . .	120	From my family . . . . .	129
Books and stationery . . . . .	40		<u>394</u>
Infirmary fee . . . . .	4		
Locker fees and incidentals . . . . .	10		
	<u>394</u>		

This small expense for my first year was possible because I gave up a large amount of social life or amusement, which, though pleasant and advantageous, is unnecessary for the performance of good college work — especially in the Freshman year. This did not mean that I grew "stale"

as the saying goes; there are diverse interests enough — without expense — in this great University to prevent any man's becoming narrow. This is one reason, I think, which should make Harvard's appeal to the poor student a strong one. There is so much of interest here, and it is so situated, that a fellow need not feel the burden of financial restriction or of social disadvantages. In spite of my abstinence from expensive amusements in my first year I made many friends — not friends of an evening, or the kind whom you nod to, but good, true friends.

The expenses and receipts of my Sophomore year follow: —

<i>Expenses</i>		<i>Received</i>	
Tuition (extra course) . . . .	\$170	Scholarship. . . . .	\$250
Board . . . . .	94	Monitorships . . . . .	10
Infirmary fee . . . . .	4	Earned in summer . . . . .	45
Union . . . . .	10	Received from family . . . .	141
Books and stationery . . . .	28		<u>446</u>
Room (heated, lighted, furnished)	70		
Incidentals (clothing, amuse-			
ments, etc.) . . . . .	70		
	<u>446</u>		

This year it was possible, owing to my scholarship, to go about more. My Freshman year had taught me where extra time and money could be spent with most advantage. And by this time I was convinced on one point — regarding which all poor students are more or less concerned, — that is, is it better to attempt to work outside of College hours to earn money for defraying expenses, or to devote especially hard work to study, and endeavor to win a scholarship? From experience, I advise a fellow who feels that he can do good work in academic lines to concentrate thereon, and try and obtain a scholarship. This process has a two-fold advantage — it will not only help materially in meeting expenses, but it will also increase largely a man's knowledge — the primary object — supposedly so, at least — for coming to College. Whatever outside work a man does, let it be in the form of exercise or of meeting his classmates. This advice, of course, does not meet all cases, but it applies to the average Harvard man.

I feel sure that no Harvard man who does good work — good academic work — need feel that he will be unable to overcome financial difficulties.

Very truly yours,

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MY DEAR MR. —:—

My expenses during my four years in Cambridge have ranged by years approximately as follows:—

Freshman . . . . .	\$780
Sophomore . . . . .	820
Junior . . . . .	930
Senior . . . . .	1,050

Living, as I do, in the middle West, my travelling expenses, which I have included in the above calculations, have amounted to a considerable sum, as I go home during the summer and for the Christmas holidays. I have not been aided by any scholarship benefits, but I have earned about \$75 to \$100 each year at various occupations—teaching, typewriting, canvassing, etc. I have not been unduly extravagant, but I could probably have saved more money than I did. However, I think it is hard for the average student of comfortable circumstances, who indulges in a conservative share of College pleasures and diversions, to hold his annual expenses below \$900. I have spent about \$100 a year for room-rent, \$200 for board, \$150 for tuition; and \$400 to \$450 for sundry matters, including \$125 for travelling:

If any further information is needed I will cheerfully offer it.

Truly,

DEAR SIR :—

My expenses last year were approximately as follows:—

Tuition (including Laboratory fees) . . . . .	\$200
Board . . . . .	85
Room . . . . .	65
Books . . . . .	15
Fuel and light . . . . .	15
Incidentals . . . . .	100
	<u>480</u>

The greater part of this I earned in teaching before entering College. I received \$75 from the Loan Fund, and earned \$50 doing clerical work on Saturday afternoons and evenings.

When I entered Harvard I had hoped to defray expenses somewhat by teaching an evening school, but I soon found that with six courses, it required nearly all my time to do satisfactory work.

My expenses were made somewhat lower owing to the fact that my home is near Boston, and by going home frequently there is a considerable saving in board, washing and mending.

Yours very truly,

DEAR SIR:—

I have never kept an itemized account of my expenses here and can only give you the rough totals. In Freshman year my expenses amounted to a little over \$800; Sophomore year to about \$900, and Junior year to a little over \$1000. This year with the added expense of graduation, etc., they will probably amount to \$1100 or \$1200. These amounts include the dues of about two clubs yearly. To meet these expenses in part I tutored a boy last summer; had a position as master at a summer camp for boys the summer before; and worked in — during the two preceding summers; in all earning a total of not more than \$650. I have done no sort of work during the College term. I have found that the added expense of the last two years has been mainly due to frequent use of clubs, and believe that a fellow restricting himself to two clubs might go through College easily and comfortably on \$800 to \$900 a year. I regret that I am unable to give you a better and more complete account.

Yours very truly,

DEAR SIR :—

I am very sorry to say that I have not kept an accurate cash account while in College, and so am not able to give you a statement of my expenses which is absolutely correct. However, with the aid of my old term-bills, my check-book stubs, and other memoranda, I have made a table of my expenses for my first three years in College. I have estimated the figures for the present year on the basis of what I spent in the first two years. The figures in the table given, though not absolutely accurate, are approximately so.

	1905-06	1906-07	1907-08
Tuition (including Infirmary and Laboratory fees) . . . . .	\$154.00	\$184.00	\$192.00
Room rent (including heat and light) . . . . .	80.00	70.00	100.00
Clothes . . . . .	40.00	60.00	60.00
Travelling expenses (including local street car fares) . . . . .	30.00	30.00	30.00
Harvard Union dues. . . . .	10.00	..	10.00
Books, stationery, postage, etc . . . . .	35.00	35.00	35.00
Incidental expenses* . . . . .	50.00	70.00	70.00
Board . . . . .	130.00	140.00	140.00
	<u>529.00</u>	<u>589.00</u>	<u>637.00</u>

\* The item "incidentals" covers such expenses as tickets for athletic contests, theatre tickets, class and society dues, rent of locker, and whatever other expenditures would not come under any of the other headings.

In my Freshman year I was awarded \$200 of the Price Greenleaf money; since then I have held no scholarship nor have I won any prizes.

Since I have been in College I have earned, including vacation work, about \$450 a year. Each vacation I have worked as head-waiter at a summer hotel, and in term time I have done work as follows :—

Waiting on table at Randall Hall (at 25 cents an hour).

Reading gas meters (about 35 cents an hour).

Tutoring.

Boys' club work.

Distributing circulars for campaign committee.

Typewriter agent.

Of a total expense of about \$1755 in these three years I have been able to earn about \$1350. The balance I have borrowed, partly from the Loan Fund and partly from a friend in my home town.

Trusting that the above information may be of help to you I am

Yours sincerely,

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DEAR SIR:—

In response to your letter of January 7, I am very glad to furnish you an account of my College expenses.

When I entered Harvard as a Freshman in the autumn of 1906, the only money I could count on was \$116 I had earned in the summer, and \$150 Price Greenleaf Aid; in all, \$266. During the first part of the College year I was not very fortunate in getting suitable work, and so earned only about \$11, most of it by working in a store at Christmas vacation. At Mid-year, however, I secured a job waiting on table, which was worth \$5.75 a week and lasted almost till the end of the College year. The money thus earned, together with what I had at the beginning of the College year, and \$50 I borrowed from a relative, enabled me to meet all the necessary expenses of the Freshman year.

I did not keep a detailed account of all my expenditures, so in the table which follows some of the amounts are only approximate. The total amount is, however, very nearly exact and includes everything. The amount for clothing may seem rather high; of course, how much one needs for clothing depends on how much clothing one has at the beginning of the College year.

<i>Expense</i>		<i>Receipts</i>	
Tuition . . . . .	\$150	Money earned summer before entering . . . . .	\$116
Room rent (one-half, including heat) . . . . .	30	Money earned during college year: —	
Light . . . . .	5	Waiting . . . . .	103
Furniture (part rent) . . . . .	8	Taking tickets . . . . .	5
Membership of Randall Hall . . . . .	3	Office work . . . . .	3
Board (forty weeks at \$3.25) . . . . .	130	Assisting in store . . . . .	8
Condition examination fee . . . . .	3	Price Greenleaf Aid . . . . .	150
Laboratory fee and supplies . . . . .	14	Loan from a relative . . . . .	50
Infirmary fee . . . . .	4		<u>435</u>
Laundry . . . . .	11		
Clothing . . . . .	47		
Books, stationery, etc. . . . .	15		
Sundries . . . . .	15		
	<u>435</u>		

Except for a few dollars included under the head of sundries, all the money I spent was for necessities. Had I been able to afford it I could profitably have spent \$25 more on what may be termed "extras," such as membership of the Harvard Union, athletics, entertainments, etc.; which, though not absolutely necessary, are a valuable part of College life.

Hoping that the above particulars may be of some service to those who in the struggle for an education are handicapped by lack of means, I am,

Sincerely yours,

MY DEAR MR. —: —

My expenses per year, for my first three years, have been from \$450 to \$475. This includes clothing, travel, board, room, tuition, and all incidentals. I consider it of the utmost importance to give close attention to scholarship during the Freshman year, and to win a place in at least the second group, as a result of that first year's work. This is valuable in two ways: it lets one's teachers know that the student is in earnest, and that is of great value, if a man is working mostly in one department, such as engineering. It also lets one's fellow-students know that he is in earnest, and paves the way for later work, the most lucrative kind, of tutoring.

*Receipts*

## FRESHMAN YEAR

Tutoring . . . . .	\$45
Painting (house) . . . . .	55
Market (Saturday evenings) . . . . .	15
Draughting work . . . . .	30
Clerical, monitoring, chores (including sawing wood, care furnace, snow, waiting-tables) . . . . .	50
	<u>195</u>

## SOPHOMORE YEAR

Scholarship. . . . .	200
Tutoring . . . . .	75
Draughting. . . . .	30
Monitoring, clerical, library. . . . .	60
	<u>365</u>

## JUNIOR YEAR

Assisting in Engineering 3a . . . . .	250
Tutoring . . . . .	75
Commission, on securing advertisements . . . . .	50
Monitoring, clerical, library. . . . .	50
	<u>425</u>

My expenses in my Senior year will probably be as high as \$600, owing to graduating expenses, and others incident to a last year. I saved \$110 during the summer. Hold scholarship of \$225. Assistantship of \$125. Tutoring, probably \$125 to \$150.

I have always lived in a College room.

Yours very truly,

DEAR SIR:—

My expenses during my Freshman year approximated \$500. Of this \$100 was Price Greenleaf Aid, some was furnished by my father, and the balance was earned by "waiting" in Randall Hall, and some tutoring. The expenses of my Sophomore year, of which I kept an accurate account, amounted to \$546.08. About \$100 of this had been earned during the preceding summer, \$40 came from the Beneficiary Fund, and \$75 from the Loan Fund. The remainder was earned in the same manner as during Freshman year, or was sent by my father. The expenses of my Junior year, \$729.50, were met by \$75 from the Loan Fund, by earnings for work in the Warren House Libraries, or work at Mrs. Gardner's Museum, and tutoring, \$50 came from the Beneficiary Fund, the rest from my father. I then took a year's leave of absence in order to earn enough money by tutoring to pay for all the expenses of my Senior year. Up to the present time I have paid out approxi-

mately \$430. Expenses for the remainder of the year will be at least \$300, for which I have \$280 remaining from last year's earnings. To meet all my bills in June I shall need to secure tutoring work during this spring, which I have been unable to do up to the present time.

Respectfully yours,

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MY DEAR SIR:—

When I came to Harvard last year—in the fall of 1906—I was able to count on receiving \$25 a month from my father. I anticipated an expense for the year of about \$500, so borrowed \$250 to bring my assets up to this figure. I believed that the work during the first year in the Graduate School would be sufficiently exacting to make it worth while to borrow the money rather than to try, by outside work, to earn my living expenses. I found that my estimate of \$500 was not far astray. My account-book shows the following items for the year 1906-07:—

Tuition . . . . .	\$150
Room (furnished, in private house) . . . . .	80
Board . . . . .	150
Books . . . . .	65
Laundry . . . . .	20
Incidentals . . . . .	60
	<hr/> 525

I lived economically, but was never forced to cut down my board allowance, and finished the year in good shape physically.

During the current year, I have lived in a College dormitory, occupying half a room, which rents for \$150. My expenses will be about the same this year as last. I am able to show a balance on the other side of the book at present, however. A University Scholarship balances the tuition; and a position teaching about eight hours a week in Boston pays \$400, so at present I am just about "keeping even with the game" without having to borrow money or to draw on my father.

Very truly yours,

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DEAR SIR:—

Your letter with reference to the expenses of a Graduate Student was duly received. I hope I am not too late in making the following reply:—

I am one of the married students of the Graduate School, and my wife (we have no children) lived with me in Cambridge. I received no income from the College, and did no tutoring or teaching, but devoted my entire

time to the several courses in which I was registered. I kept no detailed account of expenses, but from the records of my cheque-book I can give a fairly accurate estimate of the expenditures for the year 1903-04.

Rent (two rooms) . . . . .	\$140.00	Medical treatment . . . . .	\$5.00
Board for two (forty weeks) .	400.00	Typewriter (Blickensderfer) .	50.00
Tuition and laboratory fees .	160.00	Concerts and theatre . . . . .	5.50
Graduation fee (A.M.) . . . .	20.00	Miscellaneous expenses . . . .	100.00
Books . . . . .	15.00		<u>895.50</u>

This year we are keeping house. The rent of rooms is greater (\$200 instead of \$140). This we understand is an average rate for married students who are keeping house, usually in two rooms. The cost of food for us both thus far averages about \$3 to \$3.25 per week (we are keeping careful accounts this year). Laundry for us both averages about eighty cents per week; clothes are partly rough dry. Fuel (for cooking only) and light amount to forty-seven cents per week. At the present rate our expenses for this year promise to be considerably less than those of last year.

Very truly yours,

DEAR SIR: —

I was not able to finish my answer to your request before now owing to various reasons. I sincerely hope it is not altogether too late.

It would be of little service for me to tabulate my income, for it would need very copious notes to explain it adequately. I give below a table of expenses, and a few hints that I should like to make to any one entering upon his first year in the Graduate School.

#### OCTOBER TO JULY

##### *Approximate Expenses*

	1902-03	1903-04	1904-05
Tuition . . . . .	\$150.00	\$150.00	\$150.00
Room . . . . .	100.00	100.00	42.50
Room incidentals (coal, gas, etc.) * .	. .	. .	10.00
Board . . . . .	75.00	80.00	80.00
Railroad fare . . . . .	30.00	30.00	30.00
Clothing † . . . . .	75.00	75.00	60.00
Tobacco . . . . .	. .	. .	. .
Books . . . . .	50.00	50.00	50.00
Clubs, Harvard Union, etc. . . . .	5.00	15.00	15.00
Incidentals . . . . .	65.00	60.00	62.50
	<u>550.00</u>	<u>560.00</u>	<u>500.00</u>

\* Included in room-rent for 1902-03 and 1903-04, but charged separately at my present quarters.

† Exclusive of underclothing, but including caps, hats, and shoes.

It is not wise for you to pay too much heed to the reports of very high or very low rates of living in Cambridge. I have made a rough estimate of my expenses each year during the three College years that I have spent or will spend here, and it will be very easy for you to add or subtract items thereto until you can arrive at some idea of what you can expect to have to meet yourself. The tuition charge is fixed. Your room-rent rests entirely with what you are willing to pay, although I should not advise you to take any single room that rents for less than sixty dollars, or a double one for less than one hundred. Your board bill will be higher than mine, for you live further away from Cambridge than Providence, and consequently you may miss going home as often as I do. You will also probably spend more upon your meals for a similar reason, since not having the "home food" to vary your diet you will have to seek variety from the Randall Hall or Memorial Hall menu, and such variety costs more. The first year I was here I averaged about forty-two cents a day at Randall Hall, and the second year about sixty-five. You can get along very well indeed at fifty cents a day, three dollars and a half a week, boarding either at Randall or Memorial. I know of men who averaged less than two dollars weekly. It is possible, but I doubt the wisdom of it.

You do not use tobacco, so you will save in that direction, as I do. Your clothing need not be any more costly than mine, save possibly that you might add the price of an overcoat or some other article, the need for which might arise this next year rather than later. I cannot tell what my underclothing has cost me. Fifty dollars is a very liberal estimate for books. You ought to do much better if you patronize the second-hand stalls at the book stores and watch for bargains. You should belong to the Graduate Club (\$3) at any rate, and the Harvard Union (\$10), if you can possibly arrange it. Under incidentals I have estimated street-car fares, theatres and amusements, drinks, candy, pictures and ornaments, and the host of small expenses which make so large a total if they are not watched.

I can tell you little in regard to earning money here during the year. Tutoring, reporting for newspapers, canvassing, and other things of the kind, you can get something out of—more later than in the first year here. I have not tried to do much save during the summer months, when, as you know, I was assayer for gold and silver, teamster, messenger, canvasser, census enumerator, gas-meter surveyor, and other things. They all paid, especially the first, which was a very good position. You can take your choice of the others. With my scholarship and with some private income I have worked along. I shouldn't advise you to count very much on making money in Cambridge, at least not in the first year. Any further information I can give I shall be glad to furnish.

Sincerely yours,

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DEAR SIR: —

I am taking the earliest opportunity of answering your letter of November 14th in regard to my College expenses. I regret that I have been unable to answer before, owing to lack of time.

I had already prepared a summary of my accounts for last year. I will begin with this: —

Tuition . . . . .	\$150.00
Board . . . . .	136.00
Room (half) . . . . .	85.00
Gas and fuel . . . . .	12.00
Laundry . . . . .	22.00
Books and stationery . . . . .	20.00
Amusements (class and club dinners, H. A. A. ticket, etc.) . . . . .	50.00
Dues (lockers, Coöp., Debating Club) . . . . .	4.50
Dues (Union) . . . . .	10.00
Carfare, travelling expenses . . . . .	20.00
Miscellaneous (including clothing) . . . . .	50.00
Club dues . . . . .	30.00
	<u>590.00</u> (approximate)

My receipts for last year were as follows: —

Scholarship . . . . .	\$225.00
Earned, chiefly during summer . . . . .	75.00
Allowance from my father . . . . .	290.00
	<u>590.00</u>

The "earned" amount under receipts was part of my wages under Professor Johnson at Soldier's Field. I worked there for three months in connection with the Stadium.

Under expenses it will be seen that the amount for clothing was very small. Some of my clothing was bought during the summer, and does not appear in this statement.

I have made no summaries for my two previous years, but with a few corrections the same statement ought to stand. The \$30 for club dues vanish during these two years. The board bill was a little smaller each year. It was perhaps twenty dollars less during the first year. This fact is partly due to my having spent more time at home during my first year, though not wholly. The "amusements" item has also been a growing one. It was probably \$15 higher last year than the year before, and five dollars higher than in my Freshman year. My room for the past two years has been \$15 more than my room as a Freshman.

On the other hand, the item "miscellaneous" was probably considerably larger (say \$25) during my Sophomore year than it was last year.

On the whole, I think my total as a Freshman was a little over \$500 (\$510-\$525). My total as a Sophomore was probably about \$550. This shows an increase of about \$35 per year, and I think this is a natural tendency, though perhaps a little exaggerated in this case.

As to earning money, I have little to say. I worked during the summer partly—or, I may say, largely—from preference. I tried, and succeeded, in getting good, healthy outdoor work to offset the necessity of being indoors during the rest of the year. My first summer I did not work for pay, but studied at the Engineering Camp on Squam Lake. The second summer I spent, as mentioned, working on Soldier's Field. Last summer I served as an assistant instructor at the Engineering Camp.

If I earned any money during the winter it was largely accidental,—that is, I was not seeking a chance to earn money during term-time.

My only suggestion for others is serving as monitors during Law School examinations, an opportunity, I think, not fully utilized.

Very sincerely yours,

DEAR SIR:—

The enclosed table of figures indicates the exact expense to me during the year of 1903-04 spent in graduate work at Harvard University. When entering the University in the fall of 1903 no income other than the \$150 in scholarship was in sight. I succeeded in borrowing small amounts from two friends which I used until the payment of the scholarship was due. At the beginning of the second half-year I found it possible to accept assistantships in two courses, and with such aid I completed the year. Although opportunities for tutoring came, I preferred to work in other ways, so that my tutoring work was very small.

As from my experience at College I should advise the high school graduate to overcome the apparent obstacle of the lack of money and start out for college, so from my experience in the graduate work in the University I should advise the man who can make a start but hesitates because he does not see the full way clear, to begin, and he must surely find ways opening up whereby he will be enabled to continue his work.

Very truly yours,

#### ACADEMIC YEAR 1903-04

<i>Expenses</i>		<i>Sources of Income</i>	
Tuition . . . . .	\$150.00	Scholarship . . . . .	\$150.00
Room . . . . .	100.00	Teaching in the University .	160.00
Board at Randall Hall . . . .	76.38	Loan from friend . . . . .	125.00
Travelling expenses . . . . .	52.00	Loan from friend . . . . .	60.00
Clothing . . . . .	35.00		<u>495.00</u>
Books and science material .	20.00		
Degree of A.M. . . . .	20.00		
Laundry . . . . .	10.00		
Laboratory fees . . . . .	15.00		
	<u>478.38</u>		

## GENERAL SUMMARY

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EXPERIENCE shows that it is possible to keep the strictly necessary expenses of tuition and residence down to about four hundred dollars a year; though to do this requires very careful economy. This sum every student should be able to count upon; and a large part of it he should actually have in hand when he enters College. With about four hundred dollars, he may feel assured of a year devoted mainly to study and to all those things that make a college training valuable. Without it, he will be constantly harassed by anxiety as to how he can meet his bills, and compelled to do work which will draw him from his studies, and which may prevent him from attaining scholarship rank and getting just those advantages for which he came to College. The first year is indeed the critical year at Harvard. In that year, outside of a few scholarships, the number of which is fortunately increasing, the College has only the Price Greenleaf Fund from which to help Freshmen; and this aid is restricted by the terms of foundation to those students who are candidates for the degree of A.B. The Appointments Office tries to help the newcomer in finding work; but work that can be done at odd hours is not very remunerative; and a student cannot hope to earn by such means money enough to pay any considerable part of his expenses. Moreover, in securing work, the newcomer is at a disadvantage; for he must compete with men who have been in College longer, and who are thoroughly acquainted with conditions which are still strange to him. Students, parents, and guardians, therefore, are earnestly advised to take every precaution they can to make the first year at Harvard a year in which, so far as money is concerned, a student is a free man. At the end of that year, if he has within him the making of a strong, self-reliant, capable man, he will, in almost every case, have found out how he may continue at College.

To a boy now in his high school course, a year or two distant from College, and uncertain as to whether he can go to College or not, some further advice may be useful. Such a boy, even

though he may see now no possibility of ever coming to Harvard, will act most wisely if he takes as he goes along whatever steps are necessary to enable him to enter Harvard at the proper time, and to take advantage of whatever aid the College can give him. To put himself into proper relations with the College, he must pass certain examinations. Harvard differs from most colleges and universities by requiring for admission examinations which cover practically a whole high school course. These examinations are held in many parts of the United States; and the College accepts as substitutes for them the examinations of the College Entrance Examination Board, which are held in numerous other places. As the rules of the College permit a boy to take an examination in any subject in which he is recommended by his school a year or more before he is ready to enter College, these examinations offer an excellent means by which a boy can connect himself with the University, and measure his ability. Whether he comes to Harvard or not, success in these examinations will afford him the satisfaction of having proved his ability by Harvard standards; and the certificates he receives from the College will be tangible evidence of intellectual ability which may help him in many ways. Moreover, it is not wise for a boy to act on the assumption that he will not be able to do something in the future. Circumstances change rapidly; and the boy who early in his high school course wishes to come to Harvard, though he sees no way by which he can accomplish his wish, should do everything that he can to make the fulfilment of his wish possible at the proper time. This advice is directed especially to those boys who are in schools from which most of their comrades enter some college on certificates. Under the certificate system, it is easy for a boy to drift along, never submitting himself to any tests of his ability outside of the tests of his own school; then, when the time for decision comes, if his choice falls on Harvard, he is likely to find considerable difficulty in proving his fitness for admission. Any reader of this pamphlet may obtain information about the requirements for admission, the times and places of examinations, etc., by writing to the Secretary, 20 University Hall, Cambridge.

To the boy whose coming to Harvard is dependent on some assistance from the College during his first year, this further advice about Price Greenleaf Aid may be helpful. To be eligible for this Aid, a boy must apply before the first of May in the year in which he wishes to enter. Even though a boy may have no

prospects of entering in the year he completes his examinations, he will do well to make an application for Price Greenleaf Aid before the first of May, as well as to take his examinations at the time he is ready for them. Then, if he is unexpectedly able to enter in September, every step will have been taken that must be taken in order that he may make the most of his chances. If he is admitted, and is also awarded aid from the Price Greenleaf Fund, but is after all unable to enter, the fact that he has received an award once will count in his favor in a subsequent year. It will be necessary for him to make another application for the aid before the first of May in the year in which he enters; but his chances of having the award repeated will be improved.

It will be well, also, for a boy to inquire whether there is a Harvard Club in his locality, and whether in case such a club exists, it has established a scholarship for which he is eligible. Several Harvard Clubs have established Freshman scholarships, and the number is increasing. Inquiries should be addressed to the Secretary, 20 University Hall.

If this pamphlet should fall into the hands of some young man to whom Harvard is scarcely more than a name, and he should wish to learn more particularly about the University, he can obtain catalogues and pamphlets descriptive of the different departments of the institution by simply writing to the Secretary. Such documents, however, are necessarily formal. As this pamphlet is of the nature of an extended letter, it may be helpful to some young men to call attention here to certain advantages which Harvard University is particularly well able to afford to its students, advantages due to the situation of the University, the great number of teachers and students gathered within it, and to the system and organization of its instruction.

The point of interest about the situation at Harvard to a young man who is planning to go to college, is that its position in a very large community, rich in its inheritance from the past and in educational advantages of many kinds, greatly increases for him opportunities both for self-improvement and self-realization. Cambridge, in which most of the departments of the University are situated, is a city of about one hundred thousand inhabitants, and lies adjacent to Boston, a very much larger city. In the vicinity of the College, Cambridge still retains many of the features of a college town, but half an hour's ride in the street cars takes one into the heart of Boston. Residence at the University, therefore, provides a young man not only with the accumulated re-

sources of a University whose life goes back to the very beginnings of American civilization, but also with all the resources of a great city, its libraries, museums, theatres, its opportunities to hear good music and lectures by famous men, and to participate in all those activities which are possible only through the coöperation of many people. And not only does a young man at Harvard find that he has numberless opportunities to receive; he also has many opportunities to give. If he has a talent of any kind, he is sure to find ways of using and increasing it. As the account of the Appointments Office and as some of the letters show, the situation of Harvard is a strong factor in making the University a place where a young man can find almost unlimited opportunities to fit himself for the work that he will do after leaving College.

Another feature of Harvard due to the great size of the University, is the large number and variety of interests within it, and the corresponding range of opportunities for the individual to gain useful experience. This great variety of interests at Harvard is well illustrated by a story told by Dean Briggs in "Harvard and the Individual": —

"A story told by Professor Palmer and afterward printed by Mr. E. S. Martin reveals the divided interests of Harvard. On the evening of a mass meeting in Massachusetts Hall for the discussion of some point in the athletic relations between Harvard and Yale, Professor Palmer went to Sever Hall, where Mr. David A. Wells was to lecture on banking; and as he went he was troubled by the thought that 'those boys' would all be in Massachusetts Hall, and that Mr. Wells would have no audience. Arriving at the lecture hall, which seats over four hundred persons, he found standing-room only; and it was not Cambridge women that filled the seats — it was Harvard students. After the lecture, remembering that there should be that evening a meeting of the Classical Club, he went to the top of Stoughton Hall to find there between twenty and thirty men, who, oblivious alike of banking and of Yale, had spent the evening in a discussion of Homeric philology. 'Harvard indifference,' says one critic; 'Harvard University,' says another. Much of the strength of Harvard lies in her variety of interests. Side by side with the boys whose passion is foot-ball are the men whose passion is mathematics or philosophy, who care nothing for intercollegiate politics and less than nothing for intercollegiate athletics; and such is the freedom of Harvard that these men are suffered to follow their own bent, and are not forced into a life with which they have no sympathy. To one who has lived in Harvard College it is the college of all colleges for the recognition of individual needs and individual rights; of the inevitable and delightful variety in talent and temperament, and even in enthusiasm.

When all the people in one place are interested in one thing, it may be inspiration, and it may be provinciality. When everybody in a university shouts at every ball game, athletics prosper, but culture pines. Where Greek and the chapel are elective, base-ball should not be prescribed; and where base-ball is not prescribed, there are sure to be individuals who cannot always occupy either the diamond or the bleachers."

As this story may suggest, no one who has an intellectual interest need feel lonely at Harvard. In almost every line of intellectual activity he will find students already organized in groups to supplement the instruction of the University by such concerted action as is possible only where great numbers of instructors and students are gathered together. If he is interested in modern languages and literatures, he will find large well organized clubs of students, by whose activities the instruction of the Colleges is supplemented in valuable ways — thus, both the Cercle Français and the Deutscher Verein not only provide intellectual fellowship but also opportunities for the exercise of talents and the acquisition of kinds of knowledge impossible to acquire through College courses merely. Each club produces classic plays every year; and both are the means by which students may hear distinguished foreigners. If he is interested in music, he finds numerous student organizations through which he may exercise his skill and obtain the sympathy and the opportunities necessary for the development of his own talents. Every year the Harvard Musical Club gives concerts at which are performed original compositions by students. If he is interested in journalism, he finds within the undergraduate department alone, five periodicals, a daily newspaper, and fortnightly and monthly periodicals. If he is interested in teaching or in any of the forms of social service, he finds through the Prospect Union, the Cambridge Social Union, and the Phillips Brooks House Association, numberless ways of gaining experience and of rendering service. These student activities mentioned above are but a few of those that exist. The point of special interest to the young man to whom this pamphlet is chiefly addressed is that at Harvard, owing to the large number of instructors and students and the great variety of interests they represent, a young man may get before he leaves College much experience which will be very useful to him after he leaves College.

The feature of Harvard which if properly understood may interest most a young man who is earnestly seeking for the best means of developing his own powers is its system of instruction.

Many seem not to realize the great freedom of opportunity for the individual that the College seeks to provide. Among the questions frequently asked are, "What studies must I take?" or "What are the Freshman, or Sophomore, or Junior, or Senior subjects?" At Harvard class names have practically no relation to the work of an individual student. In some courses of instruction, Freshmen and Seniors may sit side by side because so far as that subject is concerned the individuals are at the same stage of development. The plan under which instruction is organized aims to secure the greatest possible freedom of opportunity for the individual. Each student is permitted to shape his own programme of work year by year, and in so doing is afforded every opportunity of obtaining expert advice. Both the system and the spirit of the place help each man to find his own level. If at the time of his admission he is more mature than the average boy who comes fresh from his high school, or if he has made, independently of his school, greater progress in some directions than his comrades, the system permits him to go ahead, and every effort is made to remove merely artificial obstacles from the path of his intellectual progress.

This pamphlet has been prepared to give to young men inquiring about Harvard facts which it is hoped will be of service to them in planning for a college education. The following directory of administrative officers will show them how they may get any more specific information that they may require.

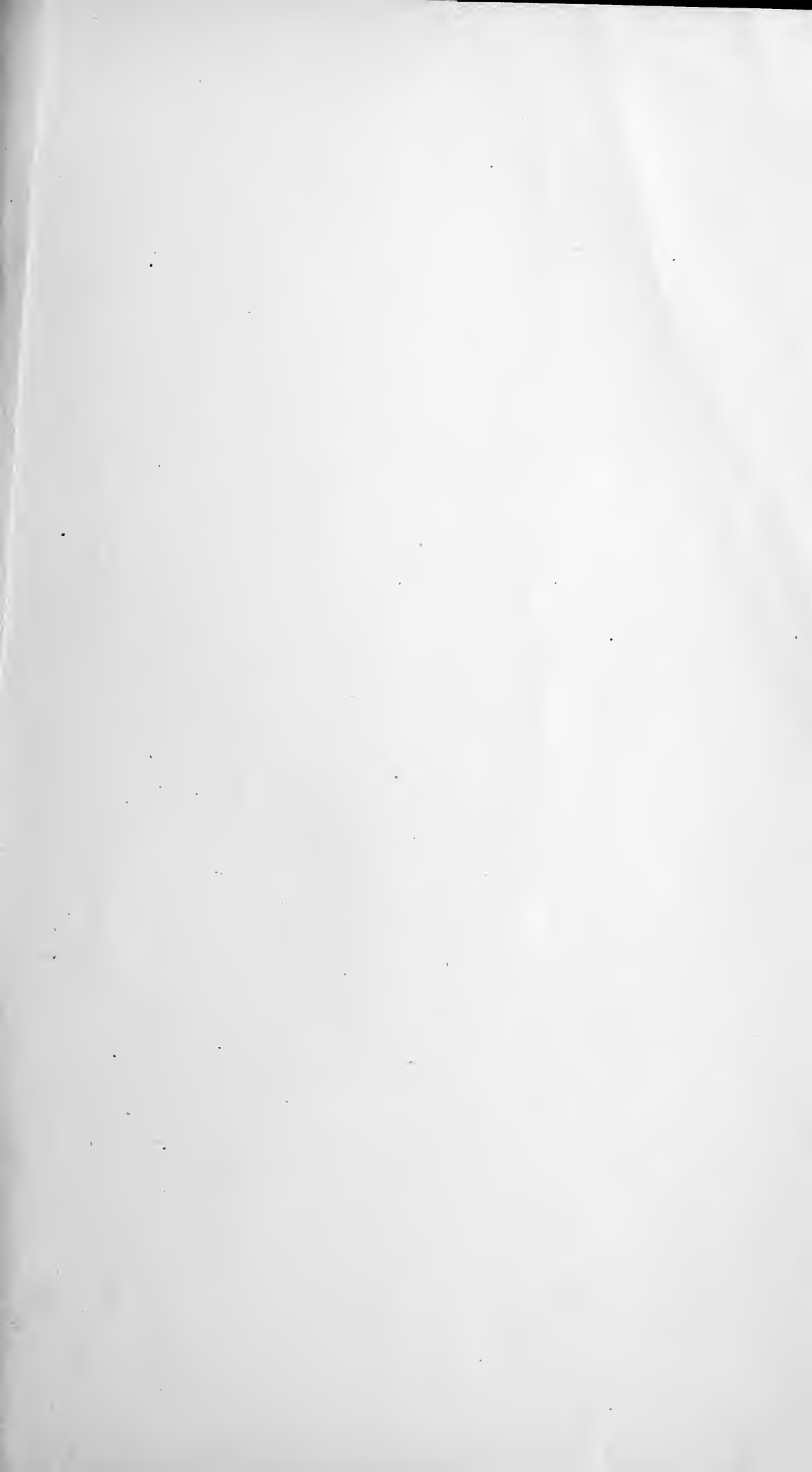
For further information about matters referred to in this pamphlet, for all general information, copies of catalogues and descriptive pamphlets, and for answers to questions relating solely to Harvard College, apply to Mr. J. G. Hart, Secretary, 20 University Hall.

For answers to questions relating solely to the Graduate School of Arts and Sciences, apply to Mr. G. W. Robinson, Secretary, 10 University Hall.

For answers to questions relating solely to the Graduate School of Applied Science, apply to Professor W. C. Sabine, Dean, 16 University Hall.

For answers to questions relating solely to the Graduate School of Business Administration, apply to Professor E. F. Gay, Dean, 23 University Hall.





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The Academic Year begins on the Thursday following the last Wednesday in September and closes on the last Wednesday in June.

The Summer School opens about the fifth of July and continues for six weeks.

For information concerning any department of the University, and concerning tuition, rooms, and board, and for copies of the Announcement of Courses of Instruction, Descriptive Pamphlets in the several Departments of study, and other documents, application should be made to the Secretary, 20 University Hall.

All official letters and applications intended for the Faculty of Arts and Sciences, or for any Board or Committee, or for any University Officer, may be directed to the Secretary's Office, 20 University Hall, Cambridge, Massachusetts.

*For copies of this pamphlet apply to J. G. Hart, Secretary.*